

# South Coast Shores Homeowners Association

## Financial Reports



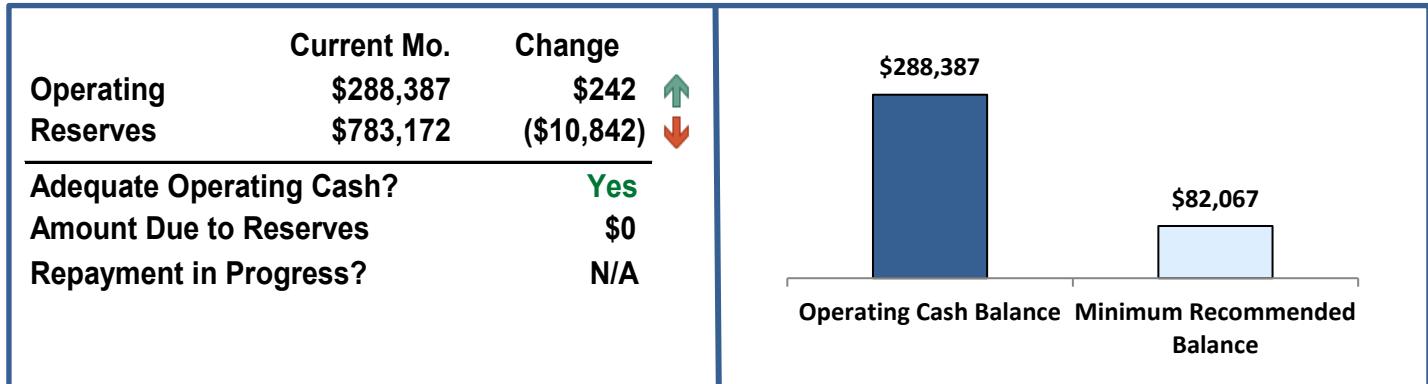
October  
2025

# South Coast Shores Homeowners Association

## Community Financial Overview

### October 31, 2025

#### Cash

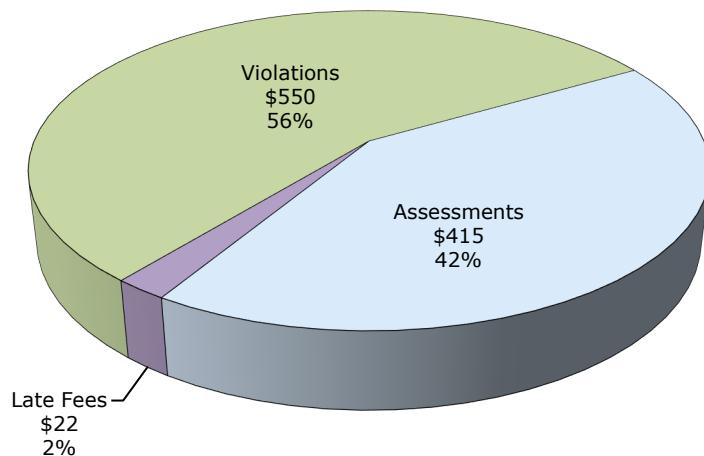


Impending Investment Maturities		
Bank	G/L Acct	Maturity
First Foundation	15070	12/14/25
Reinvest funds into CDs after evaluating the amount of reserve cash needed for upcoming projects		

Uninsured Cash Balances		
Bank	Total Cash in Bank	Uninsured Portion
Pacific Premier	\$364,195	\$114,195
Uninsured amounts are at risk if the bank fails. To avoid potential losses, transfer funds to a different bank as soon as possible.		

#### Assessments Receivable

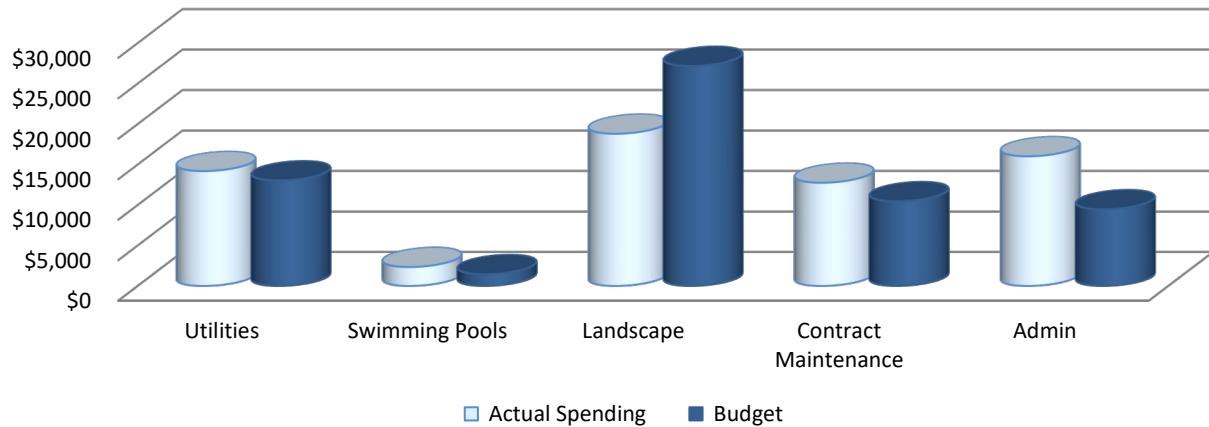
##### Balance Breakdown



# South Coast Shores Homeowners Association

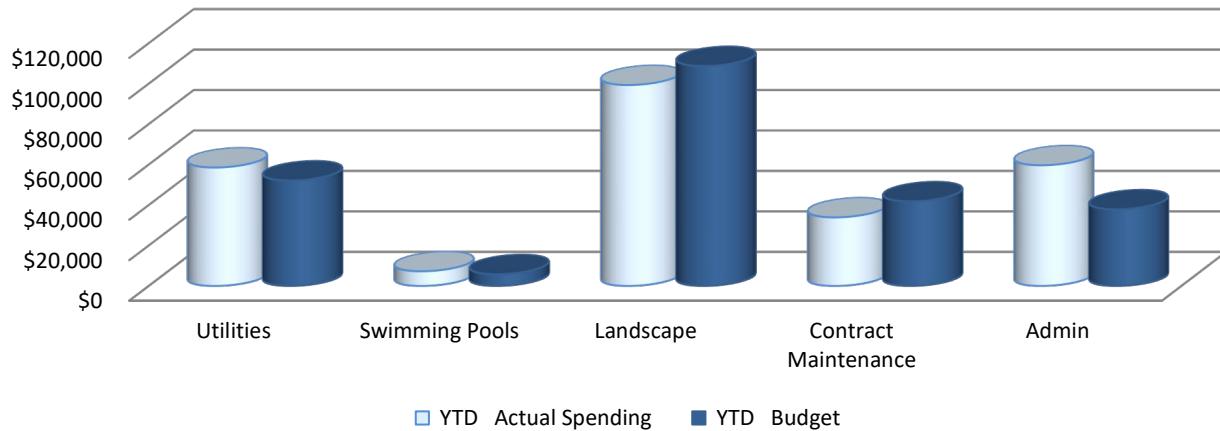
## Community Financial Overview

### Current Month



In the month of October, the Association spent \$1,156 more than the budget projected on Utilities, \$889 more on Swimming Pools, \$2,293 on Contract Maintenance, and \$6,551 on Admin.

### Year-to-Date



For more details of spending, please see the enclosed Statement of Expenses.

**Comments:**  
N/A

# South Coast Shores Homeowners Association

Balance Sheet as of 10/31/2025

Assets	Operating	Reserve	Total
<b>Operating: Cash &amp; Investments</b>			
10100 - Pacific Premier Bank Op x0834	\$211,101.54		\$211,101.54
10310 - Comerica Op x0425 - Pending Withdrawal	\$77,285.51		\$77,285.51
<b>Total Operating: Cash &amp; Investments</b>		<b>\$288,387.05</b>	<b>\$288,387.05</b>
<b>Operating: Receivables</b>			
11150 - Accounts Receivable	\$986.67		\$986.67
11190 - Less Allowance For Past Due Accts	(\$604.57)		(\$604.57)
<b>Total Operating: Receivables</b>		<b>\$382.10</b>	<b>\$382.10</b>
<b>Reserves: Cash</b>			
14100 - Pacific Premier Bank MMA x1195		\$153,093.90	\$153,093.90
14200 - FCB MMA x2212		\$60,486.91	\$60,486.91
<b>Total Reserves: Cash</b>		<b>\$213,580.81</b>	<b>\$213,580.81</b>
<b>Reserves: Investments</b>			
15010 - Charles Schwab - US Treasury Money		\$5,417.25	\$5,417.25
15050 - First Foundation x7973 Mat.03-01-2026 3.440 % 13mths		\$173,860.81	\$173,860.81
15055 - Alliance x2689 Mat. 07-17-2026 4.4% 11mths		\$106,532.18	\$106,532.18
15070 - First Foundation x7797 Mat. 12-14-2025 4.16% 13mths		\$105,771.61	\$105,771.61
15097 - First Foundation x5354 Mat. 03-17-2026 3.92% 9mths		\$57,838.16	\$57,838.16
15098 - Charles Schwab - US Treasury Bill Mat. 05-31-2026 4.03% 9mths		\$120,171.10	\$120,171.10
<b>Total Reserves: Investments</b>		<b>\$569,591.11</b>	<b>\$569,591.11</b>
<b>Total Assets</b>	<b>\$288,769.15</b>	<b>\$783,171.92</b>	<b>\$1,071,941.07</b>

# South Coast Shores Homeowners Association

Balance Sheet as of 10/31/2025

Liabilities / Equity	Operating	Reserve	Total
<b>Liabilities</b>			
20200 - Accrued Expenses	\$15.00		\$15.00
21120 - Deposits: Clubhouse	\$925.00		\$925.00
21500 - Prepaid Assessments	\$14,405.55		\$14,405.55
<b>Total Liabilities</b>	<b>\$15,345.55</b>		<b>\$15,345.55</b>
<b>Reserve Fund Balances</b>			
33600 - General Reserves	\$776,860.86		\$776,860.86
38990 - Interest	\$6,311.06		\$6,311.06
<b>Total Reserve Fund Balances</b>	<b>\$783,171.92</b>		<b>\$783,171.92</b>
<b>Equity</b>			
39900 - Prior Year Surplus (Deficit)	\$282,751.14		\$282,751.14
39950 - Current Year Surplus (Deficit)	(\$9,327.54)		(\$9,327.54)
<b>Total Equity</b>	<b>\$273,423.60</b>		<b>\$273,423.60</b>
<b>Total Liabilities / Equity</b>	<b>\$288,769.15</b>	<b>\$783,171.92</b>	<b>\$1,071,941.07</b>

# South Coast Shores Homeowners Association

## Statement of Revenues and Expenses 10/1/2025 - 10/31/2025

	Current Period			Year To Date			Annual Budget	
	Actual	Budget	Variance	Actual	Budget	Variance		
<b>Operating Income</b>								
<b>Revenue</b>								
40100 - Assessments	72,800.00	72,800.00	-	291,200.00	291,200.00	-	873,600.00	
40500 - Clubhouse Rental	-	-	-	950.00	-	950.00	-	
40600 - Collection Fees	-	-	-	150.00	-	150.00	-	
40800 - Interest Charges	2.08	-	2.08	11.71	-	11.71	-	
40900 - Key Fees	-	-	-	25.00	-	25.00	-	
41000 - Late Charges	10.00	-	10.00	30.00	-	30.00	-	
41600 - Transmitters	-	-	-	260.00	-	260.00	-	
44010 - Interest Income	1,574.93	-	1,574.93	7,900.51	-	7,900.51	-	
<b>Total Revenue</b>	<b>74,387.01</b>	<b>72,800.00</b>	<b>1,587.01</b>	<b>300,527.22</b>	<b>291,200.00</b>	<b>9,327.22</b>	<b>873,600.00</b>	
<b>Total Income</b>	<b>74,387.01</b>	<b>72,800.00</b>	<b>1,587.01</b>	<b>300,527.22</b>	<b>291,200.00</b>	<b>9,327.22</b>	<b>873,600.00</b>	
<b>Operating Expense</b>								
<b>Utility Expenses</b>								
50200 - Electricity	5,299.22	3,833.33	(1,465.89)	20,081.72	15,333.32	(4,748.40)	46,000.00	
50300 - Gas	753.51	875.00	121.49	3,011.05	3,500.00	488.95	10,500.00	
50400 - Refuse Removal	7,953.82	7,731.25	(222.57)	32,360.54	30,925.00	(1,435.54)	92,775.00	
50700 - Telephone - Entry Gates	175.80	178.00	2.20	727.20	712.00	(15.20)	2,136.00	
50800 - Water	-	408.33	408.33	2,342.08	1,633.32	(708.76)	4,900.00	
<b>Total Utility Expenses</b>	<b>14,182.35</b>	<b>13,025.91</b>	<b>(1,156.44)</b>	<b>58,522.59</b>	<b>52,103.64</b>	<b>(6,418.95)</b>	<b>156,311.00</b>	
<b>Pool / Spa Expenses</b>								
55100 - Pool / Spa: Service Contract	1,773.00	687.50	(1,085.50)	4,111.10	2,750.00	(1,361.10)	8,250.00	
55300 - Pool / Spa: Supplies	558.75	333.33	(225.42)	3,112.59	1,333.32	(1,779.27)	4,000.00	
55400 - Equipment Repairs	-	283.33	283.33	-	1,133.32	1,133.32	3,400.00	
55500 - Health Department Fees	-	139.00	139.00	-	556.00	556.00	1,668.00	
<b>Total Pool / Spa Expenses</b>	<b>2,331.75</b>	<b>1,443.16</b>	<b>(888.59)</b>	<b>7,223.69</b>	<b>5,772.64</b>	<b>(1,451.05)</b>	<b>17,318.00</b>	
<b>Landscape Expenses</b>								
60100 - Landscape: Service Contract	16,540.21	16,540.25	.04	65,373.21	66,161.00	787.79	198,483.00	
60200 - Landscape: Extras	1,411.00	1,677.75	266.75	16,658.00	6,711.00	(9,947.00)	20,133.00	
60300 - Landscape: Replacement	-	2,660.00	2,660.00	-	10,640.00	10,640.00	31,920.00	
60540 - Landscape: Mulch	-	1,250.00	1,250.00	-	5,000.00	5,000.00	15,000.00	
60800 - Irrigation: Repairs / Maintenance	798.00	2,500.00	1,702.00	11,101.00	10,000.00	(1,101.00)	30,000.00	
61075 - Swans	47.41	41.67	(5.74)	47.41	166.68	119.27	500.00	
61100 - Tree Trimming	-	2,500.00	2,500.00	6,117.50	10,000.00	3,882.50	30,000.00	
<b>Total Landscape Expenses</b>	<b>18,796.62</b>	<b>27,169.67</b>	<b>8,373.05</b>	<b>99,297.12</b>	<b>108,678.68</b>	<b>9,381.56</b>	<b>326,036.00</b>	
<b>Contracts, Maint. &amp; Repair Expenses</b>								
70100 - Access Gate Repairs	546.60	916.67	370.07	1,056.04	3,666.68	2,610.64	11,000.00	
70600 - Common Area: Maintenance	3,464.00	2,447.50	(1,016.50)	5,114.62	9,790.00	4,675.38	29,370.00	
71400 - Fire Safety	-	66.67	66.67	100.73	266.68	165.95	800.00	
72500 - Janitorial: Service Contract	969.92	1,232.00	262.08	3,062.92	4,928.00	1,865.08	14,784.00	

# South Coast Shores Homeowners Association

## Statement of Revenues and Expenses 10/1/2025 - 10/31/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>Operating Expense</b>							
72600 - Janitorial: Supplies/Extras	46.83	41.67	(5.16)	231.83	166.68	(65.15)	500.00
72700 - Keys & Locks	-	14.58	14.58	555.14	58.32	(496.82)	175.00
72900 - Lighting: Repairs / Supplies	1,675.30	333.33	(1,341.97)	4,146.21	1,333.32	(2,812.89)	4,000.00
73200 - Patrol Service	2,334.94	1,167.50	(1,167.44)	4,669.88	4,670.00	.12	14,010.00
73300 - Pest & Rodent Control: Contract	350.00	300.00	(50.00)	1,250.00	1,200.00	(50.00)	3,600.00
73400 - Pest & Rodent Control: Extras	-	125.00	125.00	-	500.00	500.00	1,500.00
74600 - Street Sweeping	1,371.50	1,371.50	-	5,433.25	5,486.00	52.75	16,458.00
74915 - Waterscape Maintenance	1,985.00	1,985.00	-	8,252.50	7,940.00	(312.50)	23,820.00
75020 - Goose Removal Contract	-	450.00	450.00	-	1,800.00	1,800.00	5,400.00
<b>Total Contracts, Maint. &amp; Repair Expenses</b>	<b>12,744.09</b>	<b>10,451.42</b>	<b>(2,292.67)</b>	<b>33,873.12</b>	<b>41,805.68</b>	<b>7,932.56</b>	<b>125,417.00</b>
<b>General &amp; Administrative Expenses</b>							
80400 - Audit / Tax Returns	1,475.00	110.42	(1,364.58)	1,475.00	441.68	(1,033.32)	1,325.00
80500 - Collection / Bad Debt Expense	-	-	-	(161.60)	-	161.60	-
80600 - Bank Charges	-	-	-	25.00	-	(25.00)	-
80700 - Collection Expenses	10.00	125.00	115.00	47.41	500.00	452.59	1,500.00
81200 - Insurance	8,555.22	4,583.33	(3,971.89)	41,236.54	18,333.32	(22,903.22)	55,000.00
81900 - Legal Service	-	145.83	145.83	-	583.32	583.32	1,750.00
82400 - Operating Contingency	-	96.25	96.25	-	385.00	385.00	1,155.00
82600 - Printing / Mailing / Supplies	242.79	583.33	340.54	927.83	2,333.32	1,405.49	7,000.00
82700 - Professional Management: Contract	3,324.00	3,324.00	-	9,972.00	13,296.00	3,324.00	39,888.00
82800 - Miscellaneous Administration	151.00	83.33	(67.67)	627.00	333.32	(293.68)	1,000.00
83000 - Reserve Study	-	75.00	75.00	-	300.00	300.00	900.00
83100 - Tax: Federal	1,583.00	41.67	(1,541.33)	4,033.00	166.68	(3,866.32)	500.00
83200 - Tax: State	670.00	291.67	(378.33)	1,445.00	1,166.68	(278.32)	3,500.00
<b>Total General &amp; Administrative Expenses</b>	<b>16,011.01</b>	<b>9,459.83</b>	<b>(6,551.18)</b>	<b>59,627.18</b>	<b>37,839.32</b>	<b>(21,787.86)</b>	<b>113,518.00</b>
<b>Contributions to Reserves</b>							
93600 - General Reserves	11,250.00	11,250.00	-	45,000.00	45,000.00	-	135,000.00
98990 - Interest	1,574.30	-	(1,574.30)	6,311.06	-	(6,311.06)	-
<b>Total Contributions to Reserves</b>	<b>12,824.30</b>	<b>11,250.00</b>	<b>(1,574.30)</b>	<b>51,311.06</b>	<b>45,000.00</b>	<b>(6,311.06)</b>	<b>135,000.00</b>
<b>Total Expense</b>	<b>76,890.12</b>	<b>72,799.99</b>	<b>(4,090.13)</b>	<b>309,854.76</b>	<b>291,199.96</b>	<b>(18,654.80)</b>	<b>873,600.00</b>
<b>Operating Net Total</b>	<b>(2,503.11)</b>	<b>.01</b>	<b>(2,503.12)</b>	<b>(9,327.54)</b>	<b>.04</b>	<b>(9,327.58)</b>	<b>-</b>
<b>Net Total</b>	<b>(2,503.11)</b>	<b>.01</b>	<b>(2,503.12)</b>	<b>(9,327.54)</b>	<b>.04</b>	<b>(9,327.58)</b>	<b>-</b>

# South Coast Shores Homeowners Association

## Reserve Summary For 10/1/2025 - 10/31/2025

	Beginning Balance	Contributions	Expenditures	Transfers	Ending Balance	Budget	Variance
33600 - General Reserves	789,277.25	11,250.00	(23,666.39)	-	776,860.86	11,250.00	-
38990 - Interest	4,736.76	1,574.30	-	-	6,311.06	-	1,574.30
<b>Net Total</b>	<b>\$794,014.01</b>	<b>\$12,824.30</b>	<b>(\$23,666.39)</b>	-	<b>\$783,171.92</b>	<b>\$11,250.00</b>	<b>\$1,574.30</b>

# South Coast Shores Homeowners Association

## Reserve Summary For 7/1/2025 - 10/31/2025

	Beginning Balance	Contributions	Expenditures	Transfers	Ending Balance	Budget	Variance
33600 - General Reserves	809,061.79	45,000.00	(77,200.93)	-	776,860.86	45,000.00	-
38990 - Interest	-	6,311.06	-	-	6,311.06	-	6,311.06
<b>Net Total</b>	<b>\$809,061.79</b>	<b>\$51,311.06</b>	<b>(\$77,200.93)</b>	-	<b>\$783,171.92</b>	<b>\$45,000.00</b>	<b>\$6,311.06</b>

# South Coast Shores Homeowners Association

## Summary Statement of Revenues and Expenses For 10/31/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
<b>Operating Income</b>													
<b>Revenue</b>													
40100 - Assessments	72,800	72,800	72,800	72,800	-	-	-	-	-	-	-	-	291,200
40500 - Clubhouse Rental	450	150	350	-	-	-	-	-	-	-	-	-	950
40600 - Collection Fees	150	-	-	-	-	-	-	-	-	-	-	-	150
40800 - Interest Charges	3	7	-	2	-	-	-	-	-	-	-	-	12
40900 - Key Fees	-	25	-	-	-	-	-	-	-	-	-	-	25
41000 - Late Charges	10	10	-	10	-	-	-	-	-	-	-	-	30
41600 - Transmitters	-	105	155	-	-	-	-	-	-	-	-	-	260
44010 - Interest Income	1,560	3,200	1,566	1,575	-	-	-	-	-	-	-	-	7,901
<b>Total Revenue</b>	<b>74,973</b>	<b>76,296</b>	<b>74,871</b>	<b>74,387</b>	-	-	-	-	-	-	-	-	<b>300,527</b>
<b>Total Income</b>	<b>74,973</b>	<b>76,296</b>	<b>74,871</b>	<b>74,387</b>	-	-	-	-	-	-	-	-	<b>300,527</b>
<b>Operating Expense</b>													
<b>Utility Expenses</b>													
50200 - Electricity	4,549	5,266	4,967	5,299	-	-	-	-	-	-	-	-	20,082
50300 - Gas	916	670	671	754	-	-	-	-	-	-	-	-	3,011
50400 - Refuse Removal	-	16,279	8,128	7,954	-	-	-	-	-	-	-	-	32,361
50700 - Telephone - Entry Gates	188	188	176	176	-	-	-	-	-	-	-	-	727
50800 - Water	1,852	-	490	-	-	-	-	-	-	-	-	-	2,342
<b>Total Utility Expenses</b>	<b>7,504</b>	<b>22,403</b>	<b>14,433</b>	<b>14,182</b>	-	-	-	-	-	-	-	-	<b>58,523</b>
<b>Pool / Spa Expenses</b>													
55100 - Pool / Spa: Service Contract	1,431	357	550	1,773	-	-	-	-	-	-	-	-	4,111
55300 - Pool / Spa: Supplies	463	1,267	824	559	-	-	-	-	-	-	-	-	3,113
<b>Total Pool / Spa Expenses</b>	<b>1,894</b>	<b>1,624</b>	<b>1,374</b>	<b>2,332</b>	-	-	-	-	-	-	-	-	<b>7,224</b>
<b>Landscape Expenses</b>													
60100 - Landscape: Service Contract	15,753	16,540	16,540	16,540	-	-	-	-	-	-	-	-	65,373
60200 - Landscape: Extras	3,995	9,587	1,665	1,411	-	-	-	-	-	-	-	-	16,658

# South Coast Shores Homeowners Association

## Summary Statement of Revenues and Expenses For 10/31/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
<b>Operating Expense</b>													
60800 - Irrigation: Repairs / Maintenance	6,967	2,955	381	798	-	-	-	-	-	-	-	-	11,101
61075 - Swans	-	-	-	47	-	-	-	-	-	-	-	-	47
61100 - Tree Trimming	-	5,500	618	-	-	-	-	-	-	-	-	-	6,118
<b>Total Landscape Expenses</b>	<b>26,715</b>	<b>34,582</b>	<b>19,204</b>	<b>18,797</b>	-	-	-	-	-	-	-	-	<b>99,297</b>
<b>Contracts, Maint. &amp; Repair Expenses</b>													
70100 - Access Gate Repairs	339	85	85	547	-	-	-	-	-	-	-	-	1,056
70600 - Common Area: Maintenance	1,281	-	370	3,464	-	-	-	-	-	-	-	-	5,115
71400 - Fire Safety	101	-	-	-	-	-	-	-	-	-	-	-	101
72500 - Janitorial: Service Contract	1,197	-	896	970	-	-	-	-	-	-	-	-	3,063
72600 - Janitorial: Supplies/Extras	185	-	-	47	-	-	-	-	-	-	-	-	232
72700 - Keys & Locks	-	-	555	-	-	-	-	-	-	-	-	-	555
72900 - Lighting: Repairs / Supplies	684	595	1,192	1,675	-	-	-	-	-	-	-	-	4,146
73200 - Patrol Service	1,167	1,167	-	2,335	-	-	-	-	-	-	-	-	4,670
73300 - Pest & Rodent Control: Contract	300	300	300	350	-	-	-	-	-	-	-	-	1,250
74600 - Street Sweeping	1,319	1,372	1,372	1,372	-	-	-	-	-	-	-	-	5,433
74915 - Waterscape Maintenance	313	3,970	1,985	1,985	-	-	-	-	-	-	-	-	8,253
<b>Total Contracts, Maint. &amp; Repair Expenses</b>	<b>6,886</b>	<b>7,489</b>	<b>6,754</b>	<b>12,744</b>	-	-	-	-	-	-	-	-	<b>33,873</b>
<b>General &amp; Administrative Expenses</b>													
80400 - Audit / Tax Returns	-	-	-	1,475	-	-	-	-	-	-	-	-	1,475
80500 - Collection / Bad Debt Expense	-	(162)	-	-	-	-	-	-	-	-	-	-	-162
80600 - Bank Charges	25	-	-	-	-	-	-	-	-	-	-	-	25
80700 - Collection Expenses	20	7	10	10	-	-	-	-	-	-	-	-	47
81200 - Insurance	27,704	4,978	-	8,555	-	-	-	-	-	-	-	-	41,237
82600 - Printing / Mailing / Supplies	255	7	423	243	-	-	-	-	-	-	-	-	928
82700 - Professional Management: Contract	3,324	3,324	-	3,324	-	-	-	-	-	-	-	-	9,972
82800 - Miscellaneous Administration	476	-	-	151	-	-	-	-	-	-	-	-	627

# South Coast Shores Homeowners Association

## Summary Statement of Revenues and Expenses For 10/31/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
<b>Operating Expense</b>													
83100 - Tax: Federal	-	-	2,450	1,583	-	-	-	-	-	-	-	-	4,033
83200 - Tax: State	-	775	-	670	-	-	-	-	-	-	-	-	1,445
<b>Total General &amp; Administrative Expenses</b>	<b>31,804</b>	<b>8,930</b>	<b>2,883</b>	<b>16,011</b>	-	-	-	-	-	-	-	-	<b>59,627</b>
<b>Contributions to Reserves</b>													
93600 - General Reserves	11,250	11,250	11,250	11,250	-	-	-	-	-	-	-	-	45,000
98990 - Interest	1,560	1,621	1,557	1,574	-	-	-	-	-	-	-	-	6,311
<b>Total Contributions to Reserves</b>	<b>12,810</b>	<b>12,871</b>	<b>12,807</b>	<b>12,824</b>	-	-	-	-	-	-	-	-	<b>51,311</b>
<b>Total Expense</b>	<b>87,612</b>	<b>87,899</b>	<b>57,454</b>	<b>76,890</b>	-	-	-	-	-	-	-	-	<b>309,855</b>
<b>Operating Net Total</b>	<b>(\$12,639)</b>	<b>(\$11,603)</b>	<b>\$17,417</b>	<b>(\$2,503)</b>	-	-	-	-	-	-	-	-	<b>(\$9,328)</b>
<b>Net Total</b>	<b>(\$12,639)</b>	<b>(\$11,603)</b>	<b>\$17,417</b>	<b>(\$2,503)</b>	-	-	-	-	-	-	-	-	<b>(\$9,328)</b>

# South Coast Shores Homeowners Association

## Summary Statement of Revenues and Expenses For 10/31/2025

	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Total
<b>Operating Income</b>													
<b>Revenue</b>													
40100 - Assessments	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	873,600
40500 - Clubhouse Rental	375	-	525	-	-	250	500	-	450	150	350	-	2,600
40600 - Collection Fees	-	35	-	220	-	-	35	-	150	-	-	-	440
40800 - Interest Charges		2		8	2	2		1	3	7	-	2	27
40900 - Key Fees	-	-	-	-	-	-	-	-	-	25	-	-	25
41000 - Late Charges	-	30	10	50	10	-	20	20	10	10	-	10	170
41600 - Transmitters	-	105	35	-	35	76	-	-	-	105	155	-	511
44010 - Interest Income	1,521	1,424	1,487	3,706	917	2,151	1,571	1,576	1,560	3,200	1,566	1,575	22,252
<b>Total Revenue</b>	<b>74,696</b>	<b>74,396</b>	<b>74,857</b>	<b>76,784</b>	<b>73,764</b>	<b>75,279</b>	<b>74,926</b>	<b>74,397</b>	<b>74,973</b>	<b>76,296</b>	<b>74,871</b>	<b>74,387</b>	<b>899,625</b>
<b>Total Income</b>	<b>74,696</b>	<b>74,396</b>	<b>74,857</b>	<b>76,784</b>	<b>73,764</b>	<b>75,279</b>	<b>74,926</b>	<b>74,397</b>	<b>74,973</b>	<b>76,296</b>	<b>74,871</b>	<b>74,387</b>	<b>899,625</b>
<b>Operating Expense</b>													
<b>Utility Expenses</b>													
50200 - Electricity	3,325	3,275	3,307	3,375	2,884	2,782	3,088	3,257	4,549	5,266	4,967	5,299	45,375
50300 - Gas	1,165	2,091	560	528	589	559	1,420	1,194	916	670	671	754	11,116
50400 - Refuse Removal	7,731	15,462	-	7,731	7,731	7,731	7,731	7,731	-	16,279	8,128	7,954	94,210
50700 - Telephone - Entry Gates	178	178	178	346	10	176	200	188	188	188	176	176	2,180
50800 - Water	465	-	484	1,926	446	-	455	-	1,852	-	490	-	6,119
<b>Total Utility Expenses</b>	<b>12,863</b>	<b>21,006</b>	<b>4,529</b>	<b>13,906</b>	<b>11,661</b>	<b>11,248</b>	<b>12,894</b>	<b>12,370</b>	<b>7,504</b>	<b>22,403</b>	<b>14,433</b>	<b>14,182</b>	<b>159,000</b>
<b>Pool / Spa Expenses</b>													
55100 - Pool / Spa: Service Contract	1,270	-	560	560	560	560	560	710	1,431	357	550	1,773	8,891
55300 - Pool / Spa: Supplies	622	-	-	-	655	119	766	741	463	1,267	824	559	6,015
55400 - Equipment Repairs	36	-	-	-	613	-	1,227	2,780	-	-	-	-	4,656
55500 - Health Department Fees	-	1,668	-	-	-	-	-	-	-	-	-	-	1,668
<b>Total Pool / Spa Expenses</b>	<b>1,928</b>	<b>1,668</b>	<b>560</b>	<b>560</b>	<b>1,827</b>	<b>679</b>	<b>2,553</b>	<b>4,231</b>	<b>1,894</b>	<b>1,624</b>	<b>1,374</b>	<b>2,332</b>	<b>21,230</b>
<b>Landscape Expenses</b>													
60100 - Landscape: Service Contract	15,753	15,753	15,753	15,753	15,753	15,753	15,752	15,753	15,753	16,540	16,540	16,540	191,394

# South Coast Shores Homeowners Association

## Summary Statement of Revenues and Expenses For 10/31/2025

	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Total
<b>Operating Expense</b>													
60200 - Landscape: Extras	3,976	9,795	1,756	804	4,084	150	150	2,722	3,995	9,587	1,665	1,411	40,095
60300 - Landscape: Replacement	-	-	-	1,205	-	-	-	-	-	-	-	-	1,205
60800 - Irrigation: Repairs / Maintenance	2,458	37,905	1,422	1,152	2,072	1,898	-	3,148	6,967	2,955	381	798	61,156
61075 - Swans	-	-	-	-	-	-	-	-	-	-	-	47	47
61100 - Tree Trimming	1,170	33,933	-	-	779	-	-	-	-	5,500	618	-	42,000
<b>Total Landscape Expenses</b>	<b>23,357</b>	<b>97,386</b>	<b>18,931</b>	<b>18,914</b>	<b>22,688</b>	<b>17,801</b>	<b>15,902</b>	<b>21,623</b>	<b>26,715</b>	<b>34,582</b>	<b>19,204</b>	<b>18,797</b>	<b>335,897</b>
<b>Contracts, Maint. &amp; Repair Expenses</b>													
70100 - Access Gate Repairs	440	3,615	541	470	85	471	85	-	339	85	85	547	6,763
70600 - Common Area: Maintenance	1,809	1,782	6,191	5,093	285	-	-	4,069	1,281	-	370	3,464	24,344
71400 - Fire Safety	-	-	756	-	-	-	-	-	101	-	-	-	857
72500 - Janitorial: Service Contract	1,197	1,197	1,197	1,232	-	-	3,943	1,232	1,197	-	896	970	13,061
72600 - Janitorial: Supplies/Extras	60	35	210	-	-	-	215	-	185	-	-	47	752
72700 - Keys & Locks	-	-	-	-	-	-	-	-	-	-	555	-	555
72900 - Lighting: Repairs / Supplies	-	-	-	966	1,043	-	570	1,030	684	595	1,192	1,675	7,755
73200 - Patrol Service	2,245	1,123	1,123	1,167	1,167	1,167	1,647	-	1,167	1,167	-	2,335	14,310
73300 - Pest & Rodent Control: Contract	281	281	281	281	281	281	281	281	300	300	300	350	3,498
74600 - Street Sweeping	1,319	1,319	1,319	1,319	1,319	2,638	-	1,319	1,319	1,372	1,372	1,372	15,983
74915 - Waterscape Maintenance	2,100	2,100	-	2,100	-	4,200	4,200	4,064	313	3,970	1,985	1,985	27,017
<b>Total Contracts, Maint. &amp; Repair Expenses</b>	<b>9,451</b>	<b>11,451</b>	<b>11,617</b>	<b>12,628</b>	<b>4,180</b>	<b>8,757</b>	<b>10,941</b>	<b>11,995</b>	<b>6,886</b>	<b>7,489</b>	<b>6,754</b>	<b>12,744</b>	<b>114,894</b>
<b>General &amp; Administrative Expenses</b>													
80400 - Audit / Tax Returns	-	-	-	-	-	-	-	-	-	-	-	1,475	1,475
80500 - Collection / Bad Debt Expense	-	-	-	(154)	(491)	(389)	-	-	-	(162)	-	-	-1,195
80600 - Bank Charges	-	-	25	6	-	25	-	-	25	-	-	-	81
80700 - Collection Expenses	250	30	65	30	250	40	20	45	20	7	10	10	777
81200 - Insurance	3,985	3,985	7,968	320	-	-	-	-	27,704	4,978	-	8,555	57,494
81900 - Legal Service	-	1,553	-	-	-	-	-	-	-	-	-	-	1,553
82400 - Operating Contingency	128	-	-	1,219	-	-	-	-	-	-	-	-	1,347

# South Coast Shores Homeowners Association

## Summary Statement of Revenues and Expenses For 10/31/2025

	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Total
<b>Operating Expense</b>													
82600 - Printing / Mailing / Supplies	182	757	441	3,655	677	357	553	1,646	255	7	423	243	9,196
82700 - Professional Management: Contract	3,275	3,275	3,275	3,275	3,275	3,275	3,275	3,275	3,324	3,324	-	3,324	36,172
82800 - Miscellaneous Administration	151	423	151	151	501	151	186	151	476	-	-	151	2,492
83000 - Reserve Study	-	-	-	-	-	-	1,915	-	-	-	-	-	1,915
83100 - Tax: Federal	309	894	1,372	-	894	-	-	1,198	-	-	2,450	1,583	8,700
83200 - Tax: State	-	540	-	-	-	-	-	419	-	775	-	670	2,404
<b>Total General &amp; Administrative Expenses</b>	<b>8,279</b>	<b>11,457</b>	<b>13,297</b>	<b>8,502</b>	<b>5,107</b>	<b>3,459</b>	<b>5,949</b>	<b>6,734</b>	<b>31,804</b>	<b>8,930</b>	<b>2,883</b>	<b>16,011</b>	<b>122,411</b>
<b>Contributions to Reserves</b>													
93600 - General Reserves	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	135,000
98990 - Interest	1,521	1,424	1,487	1,990	916	2,150	1,571	1,576	1,560	1,621	1,557	1,574	18,946
<b>Total Contributions to Reserves</b>	<b>12,771</b>	<b>12,674</b>	<b>12,737</b>	<b>13,240</b>	<b>12,166</b>	<b>13,400</b>	<b>12,821</b>	<b>12,826</b>	<b>12,810</b>	<b>12,871</b>	<b>12,807</b>	<b>12,824</b>	<b>153,946</b>
<b>Total Expense</b>	<b>68,649</b>	<b>155,641</b>	<b>61,670</b>	<b>67,750</b>	<b>57,629</b>	<b>55,344</b>	<b>61,061</b>	<b>69,778</b>	<b>87,612</b>	<b>87,899</b>	<b>57,454</b>	<b>76,890</b>	<b>907,377</b>
<b>Operating Net Total</b>	<b>\$6,047</b>	<b>(\$81,245)</b>	<b>\$13,187</b>	<b>\$9,034</b>	<b>\$16,135</b>	<b>\$19,935</b>	<b>\$13,865</b>	<b>\$4,619</b>	<b>(\$12,639)</b>	<b>(\$11,603)</b>	<b>\$17,417</b>	<b>(\$2,503)</b>	<b>(\$7,752)</b>
<b>Net Total</b>	<b>\$6,047</b>	<b>(\$81,245)</b>	<b>\$13,187</b>	<b>\$9,034</b>	<b>\$16,135</b>	<b>\$19,935</b>	<b>\$13,865</b>	<b>\$4,619</b>	<b>(\$12,639)</b>	<b>(\$11,603)</b>	<b>\$17,417</b>	<b>(\$2,503)</b>	<b>(\$7,752)</b>

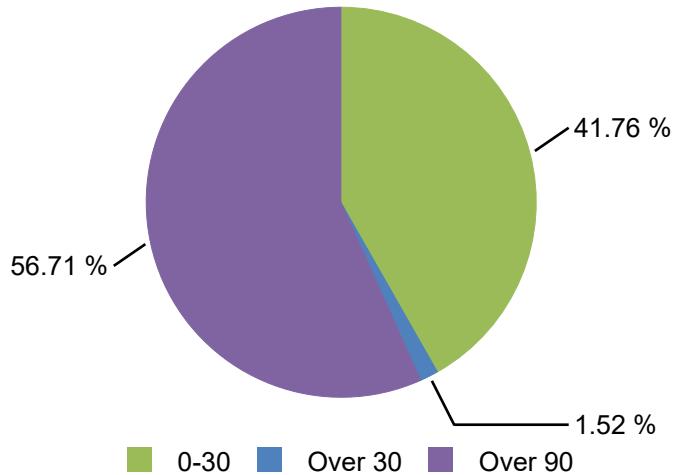
# South Coast Shores Homeowners Association

AR Aging - 10/31/2025

## SUMMARY

Charge	Balance
CC&R Violation Fine (3)	\$550.00
Late Fee (2)	\$19.57
Late Interest (2)	\$2.08
Monthly Assessment (1)	\$415.02
<b>Total</b>	<b>\$986.67</b>

## DISTRIBUTION



Property	0-30	Over 30	Over 60	Over 90	Balance
<b>99224305 - 3702 S Sea Breeze - Probst Trustee</b>					
<b>Coll Status: Review Account - Intent to Lien</b>					
Monthly Assessment	\$410.08	\$15.02	-	-	\$425.10
Late Fee	\$400.00	\$15.02	-	-	\$415.02
Late Interest	\$10.00	-	-	-	\$10.00
\$0.08	-	-	-	-	\$0.08
<b>99224335 - 1914 Bay Crest St - Gilmour Trust</b>	-	-	-	\$300.00	\$300.00
CC&R Violation Fine	-	-	-	\$300.00	\$300.00
<b>99224284 - 1903 Bay Crest St - Beam</b>	-	-	-	\$200.00	\$200.00
CC&R Violation Fine	-	-	-	\$200.00	\$200.00
<b>99224296 - 3612 S Sea Breeze - 3612 S Sea Breeze LLC</b>	-	-	-	\$50.00	\$50.00
CC&R Violation Fine	-	-	-	\$50.00	\$50.00
<b>99224352 - 1917 Bay Crest St - Hansen</b>	-	-	-	\$9.57	\$9.57
Late Fee	-	-	-	\$9.57	\$9.57
<b>99224347 - 1918 W West Wind - Marlowe</b>	\$2.00	-	-	-	\$2.00
Late Interest	\$2.00	-	-	-	\$2.00
<b>Total:</b>	<b>\$412.08</b>	<b>\$15.02</b>	<b>\$0.00</b>	<b>\$559.57</b>	<b>\$986.67</b>
<b>Property Count:</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>4</b>	

(\*\*\* indicates previous owners)

Report generated on 11/21/2025 4:40 PM - V 3.7

Page 1

# South Coast Shores Homeowners Association

Pre Paid Homeowners For 10/31/2025

Account	Property	Owner Name	Credit Amount
99224560	2006 W Summer Wind	Graciela L Garcia	3,197.55
99224506	3614 S Sea Breeze	David Lee Perry	1,200.00
99224375	3704 S Sea Clf	Harriet Ducot	800.00
99224279	1902 Bay Crest St	Glenda Jeanette Sapp Trustee Etal	400.00
99224422	1903 W Wakeham Pl	Susan Todd	400.00
99224295	1905 Bay Crest St	Bruce Beckman Successor Trustee	400.00
99224314	1909 Bay Crest St	Nelson Gustavo Lopez	400.00
99224331	1913 Bay Crest St	Edwards Family Trust	400.00
99224454	1915 W Wakeham Pl	Sally A Day	400.00
99224356	1918 Bay Crest St	Angelo J Fazio	400.00
99245537	1919 Bay Crest St	Justin Wallace Chi	400.00
99224585	2011 W Summer Wind	Michael Preciado	400.00
99254461	2015 W West Wind	Mary Diane Schenker	400.00
99230522	2016 W West Wind	Brian Patrick Burke	400.00
99224619	2017 W West Wind	David B Miles	400.00
99224362	2020 W Summer Wind	Chikouang Huang	400.00
99245992	2021 W Summer Wind	Hong Chee Tan	400.00
99224639	2021 W West Wind	Christine J Aichelman Trustee	400.00
99224429	3605 S Ocean Crst	James E Marlin II	400.00
99224495	3608 S Sea Breeze	Konstantina Polychronopoulos	400.00
99224455	3703 S Ocean Crst	David Scott Campbell	400.00
99224475	3707 S Ocean Crst	Mark S De Leon	400.00
99224316	3708 S Sea Breeze	Donald M Briggs	400.00
99224394	3708 S Sea Clf	Robert C Boulton	400.00
99224459	3709 S Ocean Crst	Michael Christiansen	400.00
99262993	3712 S Sea Breeze	Amy Monson	400.00
99261962	2008 W West Wind	Morris Dean Wilson	8.00
			<b>Total</b>
			<b>14,405.55</b>

(\*\*\* indicates previous owners)

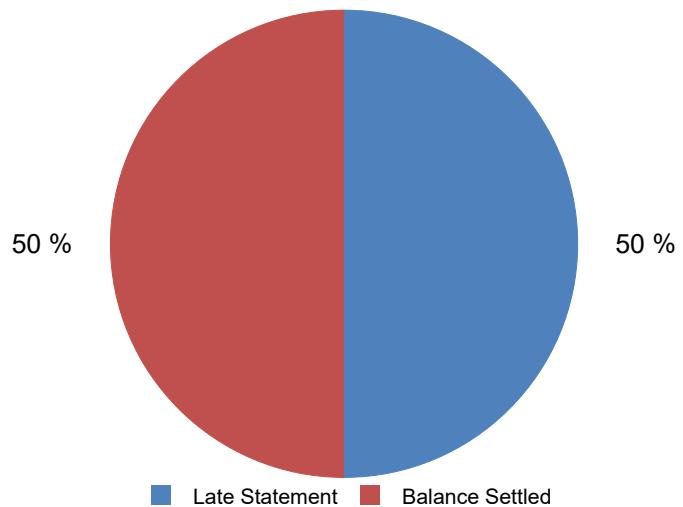
# South Coast Shores Homeowners Association

## Collection Report - Detail for 10/1/2025 - 10/31/2025

### SUMMARY

Balance Settled	1
Late Statement	1
<b>Total 2</b>	

### TOP DISTRIBUTION BY STATUS



### Balance Settled (Total Count = 1)

1918 W West Wind  
William R Marlowe  
XN: 5775499 Acct: 99224347

9/20/2025	System	Late Statement
10/8/2025	System	Balance Settled

Balance Settled      Current Balance: \$2.00  
Last Payment Date/Amount: 10-06-2025 / (\$800.00)

### Late Statement (Total Count = 1)

3702 S Sea Breeze  
Pamela Ann Probst Trustee  
XN: 5922719 Acct: 99224305

10/20/2025	System	Late Statement
11/20/2025	System	Review Account - Intent to Lien

Late Statement      Current Balance: \$425.10  
Last Payment Date/Amount: 08-20-2025 / (\$1,800.00)

# South Coast Shores Homeowners Association

Cash Disbursement - 10/31/2025

Date	CheckNo	Description	Amount
<b>10100 - Pacific Premier Bank Op</b>			
10/1/2025	ACH	Optimum Professional Property Management (OPPM) Inv # 5821061 82700 - Professional Management: Contract - Management Fee	3,324.00 3,324.00
10/2/2025	Check 2822	LaBarre and Oksnee Insurance Agency, Inc Inv # 92136 81200 - Insurance - Insurance	4,277.61 4,277.61
10/2/2025	Check 2823	Relentless Land Care Inv # 18411 60100 - Landscape: Service Contract - Monthly Landscape Maint	16,540.21 16,540.21
10/2/2025	Check 2823	Relentless Land Care Inv # 18410 74600 - Street Sweeping - Monthly Sweeping Svc	1,371.50 1,371.50
10/2/2025	Check 2824	Personal Touch Cleaning And Maintenance Inc Inv # 359294 72500 - Janitorial: Service Contract - Janitorial	969.92 969.92
10/2/2025	Check 2825	Blue Balance Pool and Janitorial service Inc Inv # 56308 55100 - Pool / Spa: Service Contract - Monthly Pool Maintenance	550.00 550.00
10/2/2025	Check 2826	Water Systems Maintenance, Inc. Inv # 28731 74915 - Waterscape Maintenance - Maintenance	1,985.00 1,985.00
10/9/2025	ACH	Personal Touch Cleaning And Maintenance Inc Inv # 364935 72600 - Janitorial: Supplies/Extras - Supplies	46.83 46.83
10/9/2025	Check 2827	Best Pool Service Llc Inv # 20261015 55100 - Pool / Spa: Service Contract - Pool Srvc	475.00 475.00
10/9/2025	Check 2828	Patrol Masters Security Services, Inc. Inv # 131220 73200 - Patrol Service - Monthly Patrol Svc	1,167.47 1,167.47
10/9/2025	Check 2828	Patrol Masters Security Services, Inc. Inv # 131890 73200 - Patrol Service - Monthly Patrol Svc	1,167.47 1,167.47
10/9/2025	Check 2829	RELENTLESS LAND CARE Inv # 18502 60200 - Landscape: Extras - Birds of Paradise - 1905 Bay Crest	750.00 750.00
10/10/2025	Auto Draft	Internal Revenue Service Inv # 20251010 83100 - Tax: Federal - Financial Agent, Federal Tax Deposit Processing - Federal tax payment	1,583.00 1,583.00
10/10/2025	Auto Draft	Franchise Tax Board - State Taxes 83200 - Tax: State - Franchise Tax Board	670.00 670.00
10/16/2025	Auto Draft	SCE Inv # 20250929 50200 - Electricity - Monthly electric	5,299.22 5,299.22

# South Coast Shores Homeowners Association

## Cash Disbursement - 10/31/2025

Date	CheckNo	Description	Amount
10/16/2025	Transfer Out	Transfer to Pacific Premier Bank MMA 14100 - Pacific Premier Bank MMA x1195 - Transfer from Pacific Premier Bank Op	11,250.00 11,250.00
10/16/2025	Auto Draft	SoCal Gas Inv # 20250929 50300 - Gas - Monthly Gas Bill	753.51 753.51
10/16/2025	Check 2830	Tri-Star Construction And Restoration Services, Inc Inv # 4253 70600 - Common Area: Maintenance - Tri-Star Construction And Rest - ER Clean Up - Block Wall - Car Crash	2,614.00 2,614.00
10/16/2025	Check 2832	RELENTLESS LAND CARE Inv # 18600 60200 - Landscape: Extras - Plant Fill - Sept 2025	186.00 186.00
10/16/2025	Check 2833	Newport Exterminating Inv # 1018709 73300 - Pest & Rodent Control: Contract - Newport Exterminating Inc. - Monthly Rodent Control	300.00 300.00
10/16/2025	Check 2834	Republic Services Inv # 616-000376660 50400 - Refuse Removal - Monthly Refuse	7,953.82 7,953.82
10/23/2025	ACH	Optimum Professional Property Management (OPPM) Inv # 53441 80700 - Collection Expenses - Collection Fees 82600 - Printing / Mailing / Supplies - Printing/Mailing/Supplies 82800 - Miscellaneous Administration - Printing/Mailing/Supplies	403.79 10.00 242.79 151.00
10/23/2025	Auto Draft	Doorking Inc. Inv # 2605955 50700 - Telephone - Entry Gates	175.80 175.80
10/23/2025	Check 2835	Blue Balance Pool and Janitorial service Inc Inv # 56810 55300 - Pool / Spa: Supplies - Pool Chemicals - Sept 2025	558.75 558.75
10/23/2025	Check 2836	California Gate & Entry Systems Inv # 210947 70100 - Access Gate Repairs - C.G. Systems, LLC - Repair Gate #1 Pedestrian Gate	546.60 546.60
10/23/2025	Check 2837	Severson Plumbing Services Inc Inv # 324858 70600 - Common Area: Maintenance - Severson Plumbing Services Inc. - Hydro-Jett Drain Line	850.00 850.00
10/23/2025	Check 2838	Inouye, Shively, Klatt & McCorvey Inv # 36465 80400 - Audit / Tax Returns - Inouye, Shively, Klatt, & McCorvey, CPA'S LLP - Audit/Taxes	1,475.00 1,475.00
10/23/2025	Check 2839	Best Pool Service Llc Inv # 202620558 55100 - Pool / Spa: Service Contract - Spa Drain Srv - Acid Wash	280.00 280.00
10/23/2025	Check 2840	RELENTLESS LAND CARE Inv # 18619 60800 - Irrigation: Repairs / Maintenance - Irrigation Repairs - 1906 Bay Crest	798.00 798.00

# South Coast Shores Homeowners Association

Cash Disbursement - 10/31/2025

Date	CheckNo	Description	Amount
10/23/2025	Check 2841	Tri-county Lighting Services Corp Inv # 166338 72900 - Lighting: Repairs / Supplies - XN5801488 - Light Repair	525.94
10/29/2025	Check 2842	Newport Exterminating Inv # 935867 73300 - Pest & Rodent Control: Contract - Newport Exterminating Inc. - Added 10 more stations	50.00
10/29/2025	Check 2843	Tri-county Lighting Services Corp Inv # 166408 72900 - Lighting: Repairs / Supplies - Light Repair - XN5859957	529.02
10/29/2025	Check 2843	Tri-county Lighting Services Corp Inv # 166407 72900 - Lighting: Repairs / Supplies - XN5799065 - Light Repair	525.94
10/29/2025	Check 2843	Tri-county Lighting Services Corp Inv # 166409 72900 - Lighting: Repairs / Supplies - Light Repair - XN5764153	94.40
10/29/2025	Check 2844	Best Pool Service Llc Inv # 202620736 55100 - Pool / Spa: Service Contract - Qrtly Filter Srvc	468.00
10/29/2025	Check 2845	RELENTLESS LAND CARE Inv # 18630 60200 - Landscape: Extras - XN5741093 - 1925 Bay Crest	475.00
10/29/2025	Check 2846	LaBarre and Oksnee Insurance Agency, Inc Inv # 92137 81200 - Insurance - Insurance	4,277.61
		<b>Total</b>	<b>75,268.41</b>

## 14310 - Charles Schwab

10/7/2025	Auto Draft	Charles Schwab - Mgmt Fee to Advisors 33600 - General Reserves - Charles Schwab	266.39
10/31/2025	Auto Draft	Charles Schwab - US Treasury Money 15010 - Charles Schwab - US Treasury Money - Charles Schwab	18.31
		<b>Total</b>	<b>284.70</b>

## 14100 - Pacific Premier Bank MMA

10/29/2025	Check 268	City Service Paving Inv # 96091-BM 33600 - General Reserves - City Service Contracting Inc. - 4 Courtyards - #4 & Final Payment	23,400.00
		<b>Total</b>	<b>23,400.00</b>

# South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Debit	Credit	Current Ending Balance
10100 - Pacific Premier Bank Op x0834		210,860.36	82,018.00	81,776.82	211,101.54
Date	Description		Debit	Credit	Type
10/01/2025	Credit Card		365.00	-	Owner Payment
10/01/2025	Batched eCheck		2,400.00	-	Owner Payment
10/01/2025	5821061 - Optimum Professional Property Management (OPPM) - Management Fee		-	3,324.00	Invoice
10/01/2025	Batched Credit Distribution		5,661.00	5,661.00	Credit Distribution
10/01/2025	Batched Check		5,180.00	-	Owner Payment
10/02/2025	eCheck		400.00	-	Owner Payment
10/02/2025	18411 - RELENTLESS LAND CARE - Monthly Landscape Maint		-	16,540.21	Invoice
10/02/2025	18410 - RELENTLESS LAND CARE - Monthly Sweeping Svc		-	1,371.50	Invoice
10/02/2025	Batched Check		4,000.00	-	Owner Payment
10/02/2025	28731 - Water Systems Maintenance, Inc. - Maintenance		-	1,985.00	Invoice
10/02/2025	359294 - Personal Touch Cleaning And Maintenance Inc - Janitorial		-	969.92	Invoice
10/02/2025	92136 - LaBarre and Oksnee Insurance Agency, Inc - Insurance		-	4,277.61	Invoice
10/02/2025	Batched Credit Distribution		800.00	800.00	Credit Distribution
10/02/2025	56308 - Blue Balance Pool and Janitorial service Inc - Monthly Pool Maintenance		-	550.00	Invoice
10/03/2025	eCheck		400.00	-	Owner Payment
10/03/2025	Batched Check		2,000.00	-	Owner Payment
10/04/2025	eCheck		400.00	-	Owner Payment
10/05/2025	Batched eCheck		800.00	-	Owner Payment
10/05/2025	Batched ACH		40,000.00	-	Owner Payment
10/06/2025	eCheck		400.00	-	Owner Payment
10/06/2025	Credit Card		400.00	-	Owner Payment
10/06/2025	Batched Check		4,000.00	-	Owner Payment
10/07/2025	Batched Check		1,200.00	-	Owner Payment
10/08/2025	Batched Credit Card		402.00	-	Owner Payment
10/08/2025	Batched Check		1,200.00	-	Owner Payment
10/09/2025	131890 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc		-	1,167.47	Invoice
10/09/2025	364935 - Personal Touch Cleaning And Maintenance Inc - Supplies		-	46.83	Invoice
10/09/2025	18502 - RELENTLESS LAND CARE - Birds of Paradise - 1905 Bay Crest		-	750.00	Invoice
10/09/2025	Batched Check		800.00	-	Owner Payment
10/09/2025	131220 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc		-	1,167.47	Invoice
10/09/2025	eCheck		400.00	-	Owner Payment
10/09/2025	20261015 - Best Pool Service Llc - Pool Srvc		-	475.00	Invoice

# South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Debit	Credit	Current Ending Balance
Date	Description				
10/10/2025	20251010 - Financial Agent, Federal Tax Deposit Processing - Federal tax payment		-	1,583.00	Invoice
10/10/2025	Franchise Tax Board		-	670.00	Invoice
10/10/2025	Batched Check	800.00		-	Owner Payment
10/12/2025	eCheck	400.00		-	Owner Payment
10/14/2025	Batched Check	2,000.00		-	Owner Payment
10/15/2025	eCheck	400.00		-	Owner Payment
10/16/2025	20250929 - SoCal Gas - Monthly Gas Bill		-	753.51	Invoice
10/16/2025	Transfer to Pacific Premier Bank MMA		-	11,250.00	Transfer
10/16/2025	18600 - RELENTLESS LAND CARE - Plant Fill - Sept 2025		-	186.00	Invoice
10/16/2025	992 - Owner Refund - Owner Refund for Acct: 99224390		-	47.41	Invoice
10/16/2025	616-000376660 - Republic Services - Monthly Refuse		-	7,953.82	Invoice
10/16/2025	20250929 - SCE - Monthly electric		-	5,299.22	Invoice
10/16/2025	4253 - Tri-Star Construction And Rest - ER Clean Up - Block Wall - Car Crash		-	2,614.00	Invoice
10/16/2025	1018709 - Newport Exterminating Inc. - Monthly Rodent Control		-	300.00	Invoice
10/20/2025	eCheck	400.00		-	Owner Payment
10/22/2025	Batched Check	410.00		-	Owner Payment
10/23/2025	36465 - Inouye, Shively, Klatt, & McCorvey, CPA'S LLP - Audit/Taxes		-	1,475.00	Invoice
10/23/2025	18619 - RELENTLESS LAND CARE - Irrigation Repairs - 1906 Bay Crest		-	798.00	Invoice
10/23/2025	324858 - Severson Plumbing Services Inc. - Hydro-Jett Drain Line		-	850.00	Invoice
10/23/2025	53441 - Optimum Professional Property Management (OPPM) - Collection Fees		-	10.00	Invoice
10/23/2025	Batched 53441 - Optimum Professional Property Management (OPPM) - Printing/Mailing/Supplies		-	393.79	Invoice
10/23/2025	56810 - Blue Balance Pool and Janitorial service Inc - Pool Chemicals - Sept 2025		-	558.75	Invoice
10/23/2025	166338 - Tri-county Lighting Services Corp - XN5801488 - Light Repair		-	525.94	Invoice
10/23/2025	2605955 - Doorking Inc.		-	175.80	Invoice
10/23/2025	210947 - C.G. Systems, LLC - Repair Gate #1 Pedestrian Gate		-	546.60	Invoice
10/23/2025	202620558 - Best Pool Service Llc - Spa Drain Srv - Acid Wash		-	280.00	Invoice
10/24/2025	Check	400.00		-	Owner Payment
10/26/2025	eCheck	400.00		-	Owner Payment
10/27/2025	Check	400.00		-	Owner Payment
10/29/2025	18630 - RELENTLESS LAND CARE - XN5741093 - 1925 Bay Crest		-	475.00	Invoice
10/29/2025	166409 - Tri-county Lighting Services Corp - Light Repair - XN5764153		-	94.40	Invoice

# South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Debit	Credit	Current Ending Balance
10100 - Pacific Premier Bank Op x0834		210,860.36	82,018.00	81,776.82	211,101.54
Date	Description		Debit	Credit	Type
10/29/2025	166408 - Tri-county Lighting Services Corp - Light Repair - XN5859957		-	529.02	Invoice
10/29/2025	166407 - Tri-county Lighting Services Corp - XN5799065 - Light Repair		-	525.94	Invoice
10/29/2025	92137 - LaBarre and Oksnee Insurance Agency, Inc - Insurance		-	4,277.61	Invoice
10/29/2025	935867 - Newport Exterminating Inc. - Added 10 more stations		-	50.00	Invoice
10/29/2025	Batched Check	2,000.00	-		Owner Payment
10/29/2025	202620736 - Best Pool Service Llc - Qrtly Filter Srvc		-	468.00	Invoice
10/30/2025	Batched eCheck	800.00	-		Owner Payment
10/30/2025	Batched Check	1,200.00	-		Owner Payment
10/31/2025	eCheck	400.00	-		Owner Payment
10/31/2025	Batched Check	800.00	-		Owner Payment
10310 - Comerica Op x0425 - Pending Withdrawal		77,284.88	0.63	-	77,285.51
Date	Description		Debit	Credit	Type
10/01/2025	October Interest		.63	-	GL Entry
11150 - Accounts Receivable		984.59	72,859.49	72,857.41	986.67
Date	Description		Debit	Credit	Type
10/01/2025	Batched Monthly Assessment	72,800.00	-		Owner Charge
10/01/2025	Batched eCheck	-	1,600.00		Owner Payment
10/01/2025	Batched Late Interest	2.08	-		Owner Charge
10/01/2025	Batched Credit Distribution	-	5,661.00		Credit Distribution
10/01/2025	Credit Card	-	365.00		Owner Payment
10/01/2025	Batched Check	-	4,780.00		Owner Payment
10/02/2025	eCheck	-	400.00		Owner Payment
10/02/2025	Batched Credit Distribution	-	800.00		Credit Distribution
10/02/2025	Batched Check	-	4,000.00		Owner Payment
10/03/2025	eCheck	-	400.00		Owner Payment
10/03/2025	Batched Check	-	2,000.00		Owner Payment
10/04/2025	eCheck	-	400.00		Owner Payment
10/05/2025	Batched eCheck	-	800.00		Owner Payment
10/05/2025	Batched ACH	-	40,000.00		Owner Payment
10/06/2025	eCheck	-	400.00		Owner Payment
10/06/2025	Credit Card	-	400.00		Owner Payment
10/06/2025	Batched Check	-	4,000.00		Owner Payment
10/07/2025	Batched Check	-	1,200.00		Owner Payment

# South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Debit	Credit	Current Ending Balance
11150 - Accounts Receivable		984.59	72,859.49	72,857.41	986.67
Date	Description		Debit	Credit	Type
10/08/2025	Credit Card		-	394.00	Owner Payment
10/08/2025	Batched Check		-	1,200.00	Owner Payment
10/09/2025	eCheck		-	400.00	Owner Payment
10/09/2025	Batched Check		-	800.00	Owner Payment
10/10/2025	Batched Check		-	800.00	Owner Payment
10/12/2025	eCheck		-	400.00	Owner Payment
10/13/2025	Writeoff Swan Food Reimbursement		-	47.41	Writeoff
10/13/2025	Refund Check Swan Food Reimbursement	47.41	-	-	Refund Check
10/14/2025	Batched Check		-	1,600.00	Owner Payment
10/16/2025	Late Fee	10.00	-	-	Owner Charge
10/22/2025	Check	-	-	10.00	Owner Payment
11190 - Less Allowance For Past Due Accts		-604.57	-	-	-604.57
Date	Description		Debit	Credit	Type
14100 - Pacific Premier Bank MMA x1195		165,193.06	11,300.84	23,400.00	153,093.90
Date	Description		Debit	Credit	Type
10/16/2025	Transfer from Pacific Premier Bank Op	11,250.00	-	-	Transfer
10/29/2025	96091-BM - City Service Contracting Inc. - 4 Courtyards - #4 & Final Payment	-	23,400.00	-	Invoice
10/31/2025	October Interest	50.84	-	-	GL Entry
14200 - FCB MMA x2212		60,479.20	7.71	-	60,486.91
Date	Description		Debit	Credit	Type
10/01/2025	October Interest	7.71	-	-	GL Entry
14310 - Charles Schwab MMA		0.00	284.70	284.70	0.00
Date	Description		Debit	Credit	Type
10/01/2025	October Interest	18.31	-	-	GL Entry
10/03/2025	US Treasury Money Redemption	266.39	-	-	GL Entry
10/07/2025	Charles Schwab	-	266.39	-	Invoice
10/31/2025	Charles Schwab	-	18.31	-	Invoice

# South Coast Shores Homeowners Association

## GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Debit	Credit	Current Ending Balance
Date	Description		Debit	Credit	Type
15010 - Charles Schwab - US Treasury Money		5,665.33	18.31	266.39	5,417.25
10/03/2025	US Treasury Money Redemption		-	266.39	GL Entry
10/31/2025	Charles Schwab		18.31	-	Invoice
15050 - First Foundation x7973 Mat.03-01-2026 3.440 % 13mths		173,249.17	611.64	-	173,860.81
10/01/2025	October Interest		611.64	-	GL Entry
15055 - Alliance x2689 Mat. 07-17-2026 4.4% 11mths		106,193.52	338.66	-	106,532.18
10/16/2025	October Interest		338.66	-	GL Entry
15070 - First Foundation x7797 Mat. 12-14-2025 4.16% 13mths		105,410.60	361.01	-	105,771.61
10/01/2025	October Interest		361.01	-	GL Entry
15097 - First Foundation x5354 Mat. 03-17-2026 3.92% 9mths		57,652.03	186.13	-	57,838.16
10/01/2025	October Interest		186.13	-	GL Entry
15098 - Charles Schwab - US Treasury Bill Mat. 05-31-2026 4.03% 9mths		120,171.10	-	-	120,171.10
20100 - Accounts Payable		0.00	47.41	47.41	0.00
10/13/2025	Refund Check Swan Food Reimbursement		-	47.41	Refund Check
10/16/2025	992 - Owner Refund - Owner Refund for Acct: 99224390		47.41	-	Invoice

# South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Debit	Credit	Current Ending Balance
Date	Description		Debit	Credit	Type
20200 - Accrued Expenses		-15.00	-	-	-15.00
21120 - Deposits: Clubhouse		-925.00	-	-	-925.00
21500 - Prepaid Assessments		-11,658.55	6,461.00	9,208.00	-14,405.55
Date	Description		Debit	Credit	Type
10/01/2025	Batched Credit Distribution		5,661.00	-	Credit Distribution
10/01/2025	Batched eCheck		-	800.00	Owner Payment
10/01/2025	Check		-	400.00	Owner Payment
10/02/2025	Batched Credit Distribution		800.00	-	Credit Distribution
10/08/2025	Credit Card		-	8.00	Owner Payment
10/14/2025	Check		-	400.00	Owner Payment
10/15/2025	eCheck		-	400.00	Owner Payment
10/20/2025	eCheck		-	400.00	Owner Payment
10/22/2025	Check		-	400.00	Owner Payment
10/24/2025	Check		-	400.00	Owner Payment
10/26/2025	eCheck		-	400.00	Owner Payment
10/27/2025	Check		-	400.00	Owner Payment
10/29/2025	Batched Check		-	2,000.00	Owner Payment
10/30/2025	Batched eCheck		-	800.00	Owner Payment
10/30/2025	Batched Check		-	1,200.00	Owner Payment
10/31/2025	eCheck		-	400.00	Owner Payment
10/31/2025	Batched Check		-	800.00	Owner Payment
33600 - General Reserves		-789,277.25	23,666.39	11,250.00	-776,860.86
Date	Description		Debit	Credit	Type
10/07/2025	Charles Schwab		266.39	-	Invoice
10/16/2025	Monthly Reserve Contribution		-	11,250.00	GL Entry
10/29/2025	96091-BM - City Service Contracting Inc. - 4 Courtyards - #4 & Final Payment		23,400.00	-	Invoice
38990 - Interest		-4,736.76	-	1,574.30	-6,311.06
Date	Description		Debit	Credit	Type
10/01/2025	Batched October Interest		-	1,184.80	GL Entry
10/16/2025	October Interest		-	338.66	GL Entry

# South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Debit	Credit	Current Ending Balance
38990 - Interest		-4,736.76	-	1,574.30	-6,311.06
Date	Description	Debit	Credit	Type	
10/31/2025	October Interest	-	50.84	GL Entry	
39900 - Prior Year Surplus (Deficit)		-282,751.14	-	-	-282,751.14
Date	Description	Debit	Credit	Type	
40100 - Assessments		-218,400.00	-	72,800.00	-291,200.00
Date	Description	Debit	Credit	Type	
10/01/2025	Batched Monthly Assessment	-	72,800.00	Owner Charge	
40500 - Clubhouse Rental		-950.00	-	-	-950.00
Date	Description	Debit	Credit	Type	
40600 - Collection Fees		-150.00	-	-	-150.00
Date	Description	Debit	Credit	Type	
40800 - Interest Charges		-9.63	-	2.08	-11.71
Date	Description	Debit	Credit	Type	
10/01/2025	Batched Late Interest	-	2.08	Owner Charge	
40900 - Key Fees		-25.00	-	-	-25.00
Date	Description	Debit	Credit	Type	
41000 - Late Charges		-20.00	-	10.00	-30.00
Date	Description	Debit	Credit	Type	
10/16/2025	Late Fee	-	10.00	Owner Charge	
41600 - Transmitters		-260.00	-	-	-260.00
Date	Description	Debit	Credit	Type	
44010 - Interest Income		-6,325.58	-	1,574.93	-7,900.51
Date	Description	Debit	Credit	Type	

# South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Debit	Credit	Current Ending Balance
Date	Description				
	44010 - Interest Income	-6,325.58	-	1,574.93	-7,900.51
<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Type</b>	
10/01/2025	Batched October Interest	-	1,185.43	GL Entry	
10/16/2025	October Interest	-	338.66	GL Entry	
10/31/2025	October Interest	-	50.84	GL Entry	
	50200 - Electricity	14,782.50	5,299.22	-	20,081.72
<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Type</b>	
10/16/2025	20250929 - SCE - Monthly electric	5,299.22	-	Invoice	
	50300 - Gas	2,257.54	753.51	-	3,011.05
<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Type</b>	
10/16/2025	20250929 - SoCal Gas - Monthly Gas Bill	753.51	-	Invoice	
	50400 - Refuse Removal	24,406.72	7,953.82	-	32,360.54
<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Type</b>	
10/16/2025	616-000376660 - Republic Services - Monthly Refuse	7,953.82	-	Invoice	
	50700 - Telephone - Entry Gates	551.40	175.80	-	727.20
<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Type</b>	
10/23/2025	2605955 - Doorking Inc.	175.80	-	Invoice	
	50800 - Water	2,342.08	-	-	2,342.08
<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Type</b>	
	55100 - Pool / Spa: Service Contract	2,338.10	1,773.00	-	4,111.10
<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Type</b>	
10/02/2025	56308 - Blue Balance Pool and Janitorial service Inc - Monthly Pool Maintenance	550.00	-	Invoice	
10/09/2025	20261015 - Best Pool Service Llc - Pool Srvc	475.00	-	Invoice	
10/23/2025	202620558 - Best Pool Service Llc - Spa Drain Srvc - Acid Wash	280.00	-	Invoice	
10/29/2025	202620736 - Best Pool Service Llc - Qrtly Filter Srvc	468.00	-	Invoice	
	55300 - Pool / Spa: Supplies	2,553.84	558.75	-	3,112.59
<b>Date</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>	<b>Type</b>	

# South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Debit	Credit	Current Ending Balance
Date	Description		Debit	Credit	Type
55300 - Pool / Spa: Supplies		2,553.84	558.75	-	3,112.59
10/23/2025	56810 - Blue Balance Pool and Janitorial service Inc - Pool Chemicals - Sept 2025	558.75	-		Invoice
60100 - Landscape: Service Contract		48,833.00	16,540.21	-	65,373.21
10/02/2025	18411 - RELENTLESS LAND CARE - Monthly Landscape Maint	16,540.21	-		Invoice
60200 - Landscape: Extras		15,247.00	1,411.00	-	16,658.00
10/09/2025	18502 - RELENTLESS LAND CARE - Birds of Paradise - 1905 Bay Crest	750.00	-		Invoice
10/16/2025	18600 - RELENTLESS LAND CARE - Plant Fill - Sept 2025	186.00	-		Invoice
10/29/2025	18630 - RELENTLESS LAND CARE - XN5741093 - 1925 Bay Crest	475.00	-		Invoice
60800 - Irrigation: Repairs / Maintenance		10,303.00	798.00	-	11,101.00
10/23/2025	18619 - RELENTLESS LAND CARE - Irrigation Repairs - 1906 Bay Crest	798.00	-		Invoice
61075 - Swans		0.00	47.41	-	47.41
10/13/2025	Writeoff Swan Food Reimbursement	47.41	-		Writeoff
61100 - Tree Trimming		6,117.50	-	-	6,117.50
70100 - Access Gate Repairs		509.44	546.60	-	1,056.04
10/23/2025	210947 - C.G. Systems, LLC - Repair Gate #1 Pedestrian Gate	546.60	-		Invoice
70600 - Common Area: Maintenance		1,650.62	3,464.00	-	5,114.62
10/16/2025	4253 - Tri-Star Construction And Rest - ER Clean Up - Block Wall - Car Crash	2,614.00	-		Invoice

# South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Debit	Credit	Current Ending Balance
70600 - Common Area: Maintenance		1,650.62	3,464.00	-	5,114.62
Date	Description	Debit	Credit	Type	
10/23/2025	324858 - Severson Plumbing Services Inc. - Hydro-Jett Drain Line	850.00	-	Invoice	
71400 - Fire Safety		100.73	-	-	100.73
Date	Description	Debit	Credit	Type	
72500 - Janitorial: Service Contract		2,093.00	969.92	-	3,062.92
Date	Description	Debit	Credit	Type	
10/02/2025	359294 - Personal Touch Cleaning And Maintenance Inc - Janitorial	969.92	-	Invoice	
72600 - Janitorial: Supplies/Extras		185.00	46.83	-	231.83
Date	Description	Debit	Credit	Type	
10/09/2025	364935 - Personal Touch Cleaning And Maintenance Inc - Supplies	46.83	-	Invoice	
72700 - Keys & Locks		555.14	-	-	555.14
Date	Description	Debit	Credit	Type	
72900 - Lighting: Repairs / Supplies		2,470.91	1,675.30	-	4,146.21
Date	Description	Debit	Credit	Type	
10/23/2025	166338 - Tri-county Lighting Services Corp - XN5801488 - Light Repair	525.94	-	Invoice	
10/29/2025	166407 - Tri-county Lighting Services Corp - XN5799065 - Light Repair	525.94	-	Invoice	
10/29/2025	166408 - Tri-county Lighting Services Corp - Light Repair - XN5859957	529.02	-	Invoice	
10/29/2025	166409 - Tri-county Lighting Services Corp - Light Repair - XN5764153	94.40	-	Invoice	
73200 - Patrol Service		2,334.94	2,334.94	-	4,669.88
Date	Description	Debit	Credit	Type	
10/09/2025	131890 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc	1,167.47	-	Invoice	
10/09/2025	131220 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc	1,167.47	-	Invoice	

# South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Debit	Credit	Current Ending Balance
73300 - Pest & Rodent Control: Contract		900.00	350.00	-	1,250.00
Date	Description	Debit	Credit	Type	
10/16/2025	1018709 - Newport Exterminating Inc. - Monthly Rodent Control	300.00	-	Invoice	
10/29/2025	935867 - Newport Exterminating Inc. - Added 10 more stations	50.00	-	Invoice	
74600 - Street Sweeping		4,061.75	1,371.50	-	5,433.25
Date	Description	Debit	Credit	Type	
10/02/2025	18410 - RELENTLESS LAND CARE - Monthly Sweeping Svc	1,371.50	-	Invoice	
74915 - Waterscape Maintenance		6,267.50	1,985.00	-	8,252.50
Date	Description	Debit	Credit	Type	
10/02/2025	28731 - Water Systems Maintenance, Inc. - Maintenance	1,985.00	-	Invoice	
80400 - Audit / Tax Returns		0.00	1,475.00	-	1,475.00
Date	Description	Debit	Credit	Type	
10/23/2025	36465 - Inouye, Shively, Klatt, & McCorvey, CPA'S LLP - Audit/Taxes	1,475.00	-	Invoice	
80500 - Collection / Bad Debt Expense		-161.60	-	-	-161.60
Date	Description	Debit	Credit	Type	
80600 - Bank Charges		25.00	-	-	25.00
Date	Description	Debit	Credit	Type	
80700 - Collection Expenses		37.41	10.00	-	47.41
Date	Description	Debit	Credit	Type	
10/23/2025	53441 - Optimum Professional Property Management (OPPM) - Collection Fees	10.00	-	Invoice	
81200 - Insurance		32,681.32	8,555.22	-	41,236.54
Date	Description	Debit	Credit	Type	
10/02/2025	92136 - LaBarre and Oksnee Insurance Agency, Inc - Insurance	4,277.61	-	Invoice	
10/29/2025	92137 - LaBarre and Oksnee Insurance Agency, Inc - Insurance	4,277.61	-	Invoice	

# South Coast Shores Homeowners Association

GL Trial Balance For 10/1/2025 - 10/31/2025

		Beginning Balance	Debit	Credit	Current Ending Balance
Date	Description		Debit	Credit	Type
	82600 - Printing / Mailing / Supplies	685.04	242.79	-	927.83
10/23/2025	53441 - Optimum Professional Property Management (OPPM) - Printing/Mailing/Supplies	242.79	-		Invoice
	82700 - Professional Management: Contract	6,648.00	3,324.00	-	9,972.00
10/01/2025	5821061 - Optimum Professional Property Management (OPPM) - Management Fee	3,324.00	-		Invoice
	82800 - Miscellaneous Administration	476.00	151.00	-	627.00
10/23/2025	53441 - Optimum Professional Property Management (OPPM) - Printing/Mailing/Supplies	151.00	-		Invoice
	83100 - Tax: Federal	2,450.00	1,583.00	-	4,033.00
10/10/2025	20251010 - Financial Agent, Federal Tax Deposit Processing - Federal tax payment	1,583.00	-		Invoice
	83200 - Tax: State	775.00	670.00	-	1,445.00
10/10/2025	Franchise Tax Board	670.00	-		Invoice
	93600 - General Reserves	33,750.00	11,250.00	-	45,000.00
10/16/2025	Monthly Reserve Contribution	11,250.00	-		GL Entry
	98990 - Interest	4,736.76	1,574.30	-	6,311.06
10/01/2025	Batched October Interest	1,184.80	-		GL Entry
10/16/2025	October Interest	338.66	-		GL Entry
10/31/2025	October Interest	50.84	-		GL Entry
<b>Net Total</b>		<b>0.00</b>	<b>275,052.04</b>	<b>275,052.04</b>	<b>0.00</b>

# South Coast Shores Homeowners Association

## Bank Account Reconciliation for Period 10/31/2025

### Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
Pacific Premier Bank Op	217,247.45	-6,145.91	211,101.54	211,101.54	Balanced
Alliance Association Bank	106,532.18	0.00	106,532.18	106,532.18	Balanced
Comerica Bank	77,285.51	0.00	77,285.51	77,285.51	Balanced
First Foundation Bank	173,860.81	0.00	173,860.81	173,860.81	Balanced
First Foundation Bank	105,771.61	0.00	105,771.61	105,771.61	Balanced
First Foundation	57,838.16	0.00	57,838.16	57,838.16	Balanced
FCB MMA	60,486.91	0.00	60,486.91	60,486.91	Balanced
Charles Schwab	0.00	0.00	0.00	0.00	Balanced
Pacific Premier Bank MMA	176,493.90	-23,400.00	153,093.90	153,093.90	Balanced

### Unreconciled Items

Date	Description	Check No	Amount
<b>Pacific Premier Bank Op</b>			
10/23/2025	Tri-county Lighting Services Corp	2841	-525.94
10/29/2025	Newport Exterminating	2842	-50.00
10/29/2025	Tri-county Lighting Services Corp	2843	-529.02
10/29/2025	Tri-county Lighting Services Corp	2843	-525.94
10/29/2025	Best Pool Service Llc	2844	-468.00
10/29/2025	Tri-county Lighting Services Corp	2843	-94.40
10/29/2025	RELENTLESS LAND CARE	2845	-475.00
10/29/2025	LaBarre and Oksnee Insurance Agency, Inc	2846	-4,277.61
10/30/2025	Acct: 99254461 eCheck		400.00
10/31/2025	Acct: 99245537 eCheck		400.00
<b>Total Pacific Premier Bank Op</b>			<b>-6,145.91</b>

### Pacific Premier Bank MMA

10/29/2025	City Service Paving	268	-23,400.00
<b>Total Pacific Premier Bank MMA</b>			<b>-23,400.00</b>

### Reconciled Items

# South Coast Shores Homeowners Association

## Bank Account Reconciliation for Period 10/31/2025

Date	Description	Check No	Amount
<b>Pacific Premier Bank Op</b>			
9/30/2025	Acct: 99245537 eCheck		400.00
9/30/2025	Acct: 99245992 eCheck		400.00
10/1/2025	Acct: 99224387 eCheck		400.00
10/1/2025	Acct: 99224351 eCheck		400.00
10/1/2025	Acct: 99227232 eCheck		400.00
10/1/2025	Acct: 99224362 eCheck		400.00
10/1/2025	Acct: 99262993 eCheck		400.00
10/1/2025	Acct: 99224471 eCheck		400.00
10/1/2025	Acct: 99224376 CC		365.00
10/1/2025	Lockbox - Klik Check		3,580.00
10/1/2025	Lockbox - Klik ACH		1,600.00
10/2/2025	Acct: 99230522 eCheck		400.00
10/2/2025	Lockbox - Klik Check		800.00
10/2/2025	Lockbox - Klik ACH		3,200.00
10/3/2025	Acct: 99247274 eCheck		400.00
10/3/2025	Lockbox - Klik Check		1,200.00
10/3/2025	Lockbox - Klik ACH		800.00
10/4/2025	Acct: 99237859 eCheck		400.00
10/5/2025	Acct: 99224426 ACH	ACH	400.00
10/5/2025	Acct: 99224428 ACH	ACH	400.00
10/5/2025	Acct: 99224434 ACH	ACH	400.00
10/5/2025	Acct: 99224435 ACH	ACH	400.00
10/5/2025	Acct: 99224440 ACH	ACH	400.00
10/5/2025	Acct: 99224443 ACH	ACH	400.00
10/5/2025	Acct: 99224445 ACH	ACH	400.00
10/5/2025	Acct: 99224448 ACH	ACH	400.00
10/5/2025	Acct: 99263561 ACH	ACH	400.00
10/5/2025	Acct: 99224449 ACH	ACH	400.00
10/5/2025	Acct: 99224453 ACH	ACH	400.00
10/5/2025	Acct: 99224463 ACH	ACH	400.00
10/5/2025	Acct: 99224468 ACH	ACH	400.00
10/5/2025	Acct: 99224473 ACH	ACH	400.00
10/5/2025	Acct: 99224478 ACH	ACH	400.00
10/5/2025	Acct: 99224487 ACH	ACH	400.00
10/5/2025	Acct: 99224491 ACH	ACH	400.00
10/5/2025	Acct: 99224492 ACH	ACH	400.00
10/5/2025	Acct: 99224497 ACH	ACH	400.00
10/5/2025	Acct: 99224500 ACH	ACH	400.00
10/5/2025	Acct: 99224512 ACH	ACH	400.00

# South Coast Shores Homeowners Association

## Bank Account Reconciliation for Period 10/31/2025

Date	Description	Check No	Amount
10/5/2025	Acct: 99224517 ACH	ACH	400.00
10/5/2025	Acct: 99224520 ACH	ACH	400.00
10/5/2025	Acct: 99224524 ACH	ACH	400.00
10/5/2025	Acct: 99224531 ACH	ACH	400.00
10/5/2025	Acct: 99224533 ACH	ACH	400.00
10/5/2025	Acct: 99224543 ACH	ACH	400.00
10/5/2025	Acct: 99224273 ACH	ACH	400.00
10/5/2025	Acct: 99224548 ACH	ACH	400.00
10/5/2025	Acct: 99224284 ACH	ACH	400.00
10/5/2025	Acct: 99224549 ACH	ACH	400.00
10/5/2025	Acct: 99224290 ACH	ACH	400.00
10/5/2025	Acct: 99224563 ACH	ACH	400.00
10/5/2025	Acct: 99224296 ACH	ACH	400.00
10/5/2025	Acct: 99224300 ACH	ACH	400.00
10/5/2025	Acct: 99224569 ACH	ACH	400.00
10/5/2025	Acct: 99224308 ACH	ACH	400.00
10/5/2025	Acct: 99224574 ACH	ACH	400.00
10/5/2025	Acct: 99224319 ACH	ACH	400.00
10/5/2025	Acct: 99224575 ACH	ACH	400.00
10/5/2025	Acct: 99224323 ACH	ACH	400.00
10/5/2025	Acct: 99224579 ACH	ACH	400.00
10/5/2025	Acct: 99224330 ACH	ACH	400.00
10/5/2025	Acct: 99224589 ACH	ACH	400.00
10/5/2025	Acct: 99224335 ACH	ACH	400.00
10/5/2025	Acct: 99224592 ACH	ACH	400.00
10/5/2025	Acct: 99224336 ACH	ACH	400.00
10/5/2025	Acct: 99224349 ACH	ACH	400.00
10/5/2025	Acct: 99224595 ACH	ACH	400.00
10/5/2025	Acct: 99224358 ACH	ACH	400.00
10/5/2025	Acct: 99224599 ACH	ACH	400.00
10/5/2025	Acct: 99224612 ACH	ACH	400.00
10/5/2025	Acct: 99224363 ACH	ACH	400.00
10/5/2025	Acct: 99224370 ACH	ACH	400.00
10/5/2025	Acct: 99224662 ACH	ACH	400.00
10/5/2025	Acct: 99224372 ACH	ACH	400.00
10/5/2025	Acct: 99224666 ACH	ACH	400.00
10/5/2025	Acct: 99224378 ACH	ACH	400.00
10/5/2025	Acct: 99225468 ACH	ACH	400.00
10/5/2025	Acct: 99224380 ACH	ACH	400.00
10/5/2025	Acct: 99225775 ACH	ACH	400.00
10/5/2025	Acct: 99224384 ACH	ACH	400.00
10/5/2025	Acct: 99225863 ACH	ACH	400.00

# South Coast Shores Homeowners Association

## Bank Account Reconciliation for Period 10/31/2025

Date	Description	Check No	Amount
10/5/2025	Acct: 99224386 ACH	ACH	400.00
10/5/2025	Acct: 99225990 ACH	ACH	400.00
10/5/2025	Acct: 99224390 ACH	ACH	400.00
10/5/2025	Acct: 99227181 ACH	ACH	400.00
10/5/2025	Acct: 99224398 ACH	ACH	400.00
10/5/2025	Acct: 99227353 ACH	ACH	400.00
10/5/2025	Acct: 99224399 ACH	ACH	400.00
10/5/2025	Acct: 99229854 ACH	ACH	400.00
10/5/2025	Acct: 99224402 ACH	ACH	400.00
10/5/2025	Acct: 99230534 ACH	ACH	400.00
10/5/2025	Acct: 99224404 ACH	ACH	400.00
10/5/2025	Acct: 99232666 ACH	ACH	400.00
10/5/2025	Acct: 99224405 ACH	ACH	400.00
10/5/2025	Acct: 99233746 ACH	ACH	400.00
10/5/2025	Acct: 99224407 ACH	ACH	400.00
10/5/2025	Acct: 99236494 ACH	ACH	400.00
10/5/2025	Acct: 99224408 ACH	ACH	400.00
10/5/2025	Acct: 99239397 ACH	ACH	400.00
10/5/2025	Acct: 99224409 ACH	ACH	400.00
10/5/2025	Acct: 99241017 ACH	ACH	400.00
10/5/2025	Acct: 99224413 ACH	ACH	400.00
10/5/2025	Acct: 99242586 ACH	ACH	400.00
10/5/2025	Acct: 99224414 ACH	ACH	400.00
10/5/2025	Acct: 99246194 ACH	ACH	400.00
10/5/2025	Acct: 99224416 ACH	ACH	400.00
10/5/2025	Acct: 99250419 ACH	ACH	400.00
10/5/2025	Acct: 99224417 ACH	ACH	400.00
10/5/2025	Acct: 99252481 ACH	ACH	400.00
10/5/2025	Acct: 99224421 ACH	ACH	400.00
10/5/2025	Acct: 99252880 ACH	ACH	400.00
10/5/2025	Acct: 99224423 ACH	ACH	400.00
10/5/2025	Acct: 99254489 ACH	ACH	400.00
10/5/2025	Acct: 99254858 ACH	ACH	400.00
10/5/2025	Acct: 99257699 ACH	ACH	400.00
10/5/2025	Acct: 99257933 ACH	ACH	400.00
10/5/2025	Acct: 99259054 ACH	ACH	400.00
10/5/2025	Acct: 99259309 ACH	ACH	400.00
10/5/2025	Acct: 99228677 eCheck		400.00
10/5/2025	Acct: 99224306 eCheck		400.00
10/6/2025	Acct: 99224410 CC		400.00
10/6/2025	Acct: 99224383 eCheck		400.00
10/6/2025	Lockbox - Klik ACH		2,000.00

# South Coast Shores Homeowners Association

## Bank Account Reconciliation for Period 10/31/2025

Date	Description	Check No	Amount
10/6/2025	Lockbox - Klik Check		2,000.00
10/7/2025	Lockbox - Klik ACH		1,200.00
10/8/2025	Acct: 99261962 CC		402.00
10/8/2025	Lockbox - Klik ACH		1,200.00
10/9/2025	Acct: 99224357 eCheck		400.00
10/9/2025	Lockbox - Klik ACH		800.00
10/10/2025	Lockbox - Klik Check		400.00
10/10/2025	Lockbox - Klik ACH		400.00
10/12/2025	Acct: 99224588 eCheck		400.00
10/14/2025	Lockbox - Klik ACH		2,000.00
10/15/2025	Acct: 99224279 eCheck		400.00
10/20/2025	Acct: 99224429 eCheck		400.00
10/22/2025	Lockbox - Klik ACH		410.00
10/24/2025	Lockbox - Klik ACH		400.00
10/26/2025	Acct: 99245992 eCheck		400.00
10/27/2025	Lockbox - Klik ACH		400.00
10/29/2025	Lockbox - Klik Check		800.00
10/29/2025	Lockbox - Klik ACH		1,200.00
10/30/2025	Acct: 99230522 eCheck		400.00
10/30/2025	Lockbox - Klik Check		800.00
10/30/2025	Lockbox - Klik ACH		400.00
10/31/2025	Lockbox - Klik Check		800.00
9/15/2025	Relentless Land Care	2816	-617.50
9/15/2025	Relentless Land Care	2816	-480.00
9/15/2025	Relentless Land Care	2816	-500.00
9/15/2025	Relentless Land Care	2816	-381.00
9/15/2025	Relentless Land Care	2816	-100.00
9/15/2025	Relentless Land Care	2816	-480.00
9/15/2025	Tri-county Lighting Services Corp	2817	-577.09
9/18/2025	Relentless Land Care	2818	-105.00
9/24/2025	Tustin Lock and Safe	2819	-59.79
9/24/2025	Tri-county Lighting Services Corp	2820	-614.94
10/1/2025	Optimum Professional Property Management (OPPM)	ACH	-3,324.00
10/2/2025	LaBarre and Oksnee Insurance Agency, Inc	2822	-4,277.61
10/2/2025	Relentless Land Care	2823	-16,540.21
10/2/2025	Relentless Land Care	2823	-1,371.50
10/2/2025	Personal Touch Cleaning And Maintenance Inc	2824	-969.92
10/2/2025	Blue Balance Pool and Janitorial service Inc	2825	-550.00
10/2/2025	Water Systems Maintenance, Inc.	2826	-1,985.00
10/9/2025	Best Pool Service Llc	2827	-475.00
10/9/2025	Patrol Masters Security Services, Inc.	2828	-1,167.47
10/9/2025	Patrol Masters Security Services, Inc.	2828	-1,167.47

# South Coast Shores Homeowners Association

## Bank Account Reconciliation for Period 10/31/2025

Date	Description	Check No	Amount
10/9/2025	RELENTLESS LAND CARE	2829	-750.00
10/9/2025	Personal Touch Cleaning And Maintenance Inc	ACH	-46.83
10/10/2025	Franchise Tax Board - State Taxes		-670.00
10/10/2025	Internal Revenue Service		-1,583.00
10/16/2025	Transfer to Pacific Premier Bank MMA		-11,250.00
10/16/2025	Tri-Star Construction And Restoration Services, Inc	2830	-2,614.00
10/16/2025		2831	-47.41
10/16/2025	RELENTLESS LAND CARE	2832	-186.00
10/16/2025	Newport Exterminating	2833	-300.00
10/16/2025	Republic Services	2834	-7,953.82
10/16/2025	SCE		-5,299.22
10/16/2025	SoCal Gas		-753.51
10/23/2025	Blue Balance Pool and Janitorial service Inc	2835	-558.75
10/23/2025	Optimum Professional Property Management (OPPM)	ACH	-403.79
10/23/2025	California Gate & Entry Systems	2836	-546.60
10/23/2025	Severson Plumbing Services Inc	2837	-850.00
10/23/2025	Inouye, Shively, Klatt & McCorvey	2838	-1,475.00
10/23/2025	Doorking Inc.		-175.80
10/23/2025	Best Pool Service Llc	2839	-280.00
10/23/2025	RELENTLESS LAND CARE	2840	-798.00
<b>Total Pacific Premier Bank Op</b>			<b>3,271.77</b>

### Alliance Association Bank

10/16/2025	October Interest	338.66
<b>Total Alliance Association Bank</b>		<b>338.66</b>

### Charles Schwab

10/1/2025	October Interest	18.31
10/3/2025	US Treasury Money Redemption	266.39
10/7/2025	Charles Schwab - Mgmt Fee to Advisors	-266.39
10/31/2025	Charles Schwab - US Treasury Money	-18.31
<b>Total Charles Schwab</b>		<b>0.00</b>

### Comerica Bank

10/1/2025	October Interest	0.63
<b>Total Comerica Bank</b>		<b>0.63</b>

### FCB MMA

# South Coast Shores Homeowners Association

## Bank Account Reconciliation for Period 10/31/2025

Date	Description	Check No	Amount
10/1/2025	October Interest		7.71
<b>Total FCB MMA</b>			<b>7.71</b>

### First Foundation

10/1/2025	October Interest	186.13
<b>Total First Foundation</b>		<b>186.13</b>

### First Foundation Bank

10/1/2025	October Interest	611.64
10/1/2025	October Interest	361.01
<b>Total First Foundation Bank</b>		<b>972.65</b>

### Pacific Premier Bank MMA

10/16/2025	Transfer from Pacific Premier Bank Op	11,250.00
10/31/2025	October Interest	50.84
<b>Total Pacific Premier Bank MMA</b>		<b>11,300.84</b>



**SOUTH COAST SHORES HOMEOWNERS  
ASSOCIATION  
OPTIMUM PROFESSIONAL PROPERTY  
MANAGEMENT INC.  
230 COMMERCE STE 250  
IRVINE CA 92602-1338**

Page 1 of 14  
Branch 010  
Account Number: 3121000834  
Date 10/31/2025  
EM

Pacific Premier Bank is now Columbia Bank. As a result, you will enjoy access to a broader suite of services to support the growth of your business and family.

The transition of Pacific Premier systems and services to those offered by Columbia Bank is expected to take place in January 2026. There is nothing you need to do at this time-your accounts, cards, and all digital banking services continue to function as they always have.

Expect regular updates, plenty of advance notice, and guidance to ensure a smooth experience. Please visit the Merger Information Center at [www.columbiabank.com/pacific](http://www.columbiabank.com/pacific) for details.

We value your business and look forward to building an even stronger partnership in the years to come.

#### HOA NON INT CKG

Acct 3121000834

#### Summary of Activity Since Your Last Statement

Beginning Balance	10/01/25	213,975.68
Deposits / Misc Credits	136	75,557.00
Withdrawals / Misc Debits	33	72,285.23
** Ending Balance	10/31/25	217,247.45 **
Service Charge		.00
Enclosures		24

#### Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/01	400.00		PayLease.com/Settlement 000025109066722 Optimum Property Manag
10/01	1,600.00		9000005993/Catch CR ETV641LA eKlik
10/01	3,580.00		HOA LOCKBOX DEPOSIT
10/02	365.00		PAYLEASE.COM/CREDIT 445042185 Optimum Property Manag
10/02	2,800.00		PayLease.com/Settlement 000025118398586 Optimum Property Manag
10/02	3,200.00		9000005993/Catch CR ETWKPFcx eKlik
10/02	800.00		HOA LOCKBOX DEPOSIT



SOUTH COAST SHORES HOMEOWNERS  
ASSOCIATION  
OPTIMUM PROFESSIONAL PROPERTY  
MANAGEMENT INC.  
230 COMMERCE STE 250  
IRVINE CA 92602-1338

Page 2 of 14  
Branch 010  
Account Number: 3121000834  
Date 10/31/2025  
EM

### Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/03	400.00		PayLease.com/Settlement 000025155094382 Optimum Property Manag
10/03	800.00		9000005993/Catch CR ETXXYSG4 eKlik
10/03	1,200.00		HOA LOCKBOX DEPOSIT
10/06	400.00		PayLease.com/Settlement 000025164398510 Optimum Property Manag
10/06	2,000.00		9000005993/Catch CR ETZ9JVYA eKlik
10/06	2,000.00		HOA LOCKBOX DEPOSIT
10/07	400.00		PAYLEASE.COM/CREDIT 446713320 Optimum Property Manag
10/07	1,200.00		9000005993/Catch CR EV3DDDXT eKlik
10/07	1,600.00		PayLease.com/Settlement 000025187688646 Optimum Property Manag
10/08	1,200.00		9000005993/Catch CR EV4RW5TW eKlik
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224380 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224473 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099229854 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224308 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224468 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224445 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224390 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224407 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099227353 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224443 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft



SOUTH COAST SHORES HOMEOWNERS  
ASSOCIATION  
OPTIMUM PROFESSIONAL PROPERTY  
MANAGEMENT INC.  
230 COMMERCE STE 250  
IRVINE CA 92602-1338

Page 3 of 14  
Branch 010  
Account Number: 3121000834  
Date 10/31/2025  
EM

**Deposits and Credits**

Date	Deposits	Withdrawals	Activity Description
10/09	400.00		099224579 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224543 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224549 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099232666 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224378 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099225468 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224569 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224414 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224336 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099263561 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224363 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224402 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099230534 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224524 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099239397 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099227181 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099250419 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224384 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224512 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224426 SOUTH COAST SHOR



SOUTH COAST SHORES HOMEOWNERS  
ASSOCIATION  
OPTIMUM PROFESSIONAL PROPERTY  
MANAGEMENT INC.  
230 COMMERCE STE 250  
IRVINE CA 92602-1338

Page 4 of 14  
Branch 010  
Account Number: 3121000834  
Date 10/31/2025  
EM

### Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224434 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224453 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099259054 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099257699 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099254858 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099225990 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224300 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224416 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224589 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224440 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224413 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224531 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099233746 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224386 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099225775 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224487 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224599 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224575 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224533 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft



SOUTH COAST SHORES HOMEOWNERS  
ASSOCIATION  
OPTIMUM PROFESSIONAL PROPERTY  
MANAGEMENT INC.  
230 COMMERCE STE 250  
IRVINE CA 92602-1338

Page 5 of 14  
Branch 010  
Account Number: 3121000834  
Date 10/31/2025  
EM

**Deposits and Credits**

Date	Deposits	Withdrawals	Activity Description
10/09	400.00		099224548 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224595 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224463 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224409 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224372 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224492 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224563 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224330 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224428 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224449 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224574 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224408 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224491 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224335 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224448 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099257933 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099254489 SOUTH COAST SHOR
			SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224423 SOUTH COAST SHOR



SOUTH COAST SHORES HOMEOWNERS  
ASSOCIATION  
OPTIMUM PROFESSIONAL PROPERTY  
MANAGEMENT INC.  
230 COMMERCE STE 250  
IRVINE CA 92602-1338

Page 6 of 14  
Branch 010  
Account Number: 3121000834  
Date 10/31/2025  
EM

### Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224417 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224662 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224421 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099225863 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224478 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224435 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224405 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224404 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224370 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224319 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224273 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224500 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224349 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224296 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099236494 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224323 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224358 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099246194 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft 099224612 SOUTH COAST SHOR
10/09	400.00		SOUTH COAST SHOR/OwnerDraft



SOUTH COAST SHORES HOMEOWNERS  
ASSOCIATION  
OPTIMUM PROFESSIONAL PROPERTY  
MANAGEMENT INC.  
230 COMMERCE STE 250  
IRVINE CA 92602-1338

Page 7 of 14  
Branch 010  
Account Number: 3121000834  
Date 10/31/2025  
EM

### Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/09	400.00		099242586 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224666 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224398 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099252481 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224517 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224284 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099241017 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224290 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224520 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099224497 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099252880 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	400.00		099259309 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
10/09	402.00		PAYLEASE.COM/CREDIT 447117383 Optimum Property Manag
10/09	800.00		9000005993/Catch CR EV647L85 eKlik
10/10	400.00		9000005993/Catch CR EV7HLNTO eKlik
10/10	400.00		HOA LOCKBOX DEPOSIT
10/14	400.00		PayLease.com/Settlement 000025227386998 Optimum Property Manag
10/14	2,000.00		9000005993/Catch CR EV8W2MCH eKlik
10/15	400.00		PayLease.com/Settlement 000025244173450 Optimum Property Manag
10/16	400.00		PayLease.com/Settlement 000025259758206 Optimum Property Manag
10/21	400.00		PayLease.com/Settlement



**SOUTH COAST SHORES HOMEOWNERS  
ASSOCIATION  
OPTIMUM PROFESSIONAL PROPERTY  
MANAGEMENT INC.  
230 COMMERCE STE 250  
IRVINE CA 92602-1338**

Page 8 of 14  
Branch 010  
Account Number: 3121000834  
Date 10/31/2025  
EM

**Deposits and Credits**

Date	Deposits	Withdrawals	Activity Description
10/22	410.00		000025288953714 Optimum Property Manag 9000005993/Catch CR EVRXK65W eKlik
10/24	400.00		9000005993/Catch CR EVNDC1M eKlik
10/27	400.00		9000005993/Catch CR EVX0WC9L eKlik
10/28	400.00		PayLease.com/Settlement 000025331879594 Optimum Property Manag
10/29	1,200.00		9000005993/Catch CR EW2HMHMJ eKlik
10/29	800.00		HOA LOCKBOX DEPOSIT
10/30	400.00		9000005993/Catch CR EW3W52FO eKlik
10/30	800.00		HOA LOCKBOX DEPOSIT
10/31	400.00		PayLease.com/Settlement 000025366519282 Optimum Property Manag
10/31	800.00		HOA LOCKBOX DEPOSIT

**Withdrawals and Debits**

Date	Deposits	Withdrawals	Activity Description
10/03		3,324.00	SOUTH COAST SHOR/Invoice X5821061 SOUTH COAST SHOR
10/10		670.00	FRANCHISE TAX BO/PAYMENTS *****8356 PM SOUTH CO
10/10		753.51	SOCALGAS/SIMPLEPAY 109508170079056 SOUTH COAST SHORES
10/14		175.80	DOORKING, INC/DOORKING M121286078721 SOUTH COAST SHORES
10/14		1,583.00	IRS/USATAXPYMT 220568780736407 SOUTH COAST SHORE HOME
10/14		5,299.22	SO CAL EDISON CO/DIRECTPAY 700132505579 SOUTH COAST SHORES HOA
10/15		46.83	SOUTH COAST SHOR/Invoice X5835498 SOUTH COAST SHOR
10/16		11,250.00	DataVault Transfer to #1195
10/27		403.79	SOUTH COAST SHOR/Invoice X5888742 SOUTH COAST SHOR



SOUTH COAST SHORES HOMEOWNERS  
ASSOCIATION  
OPTIMUM PROFESSIONAL PROPERTY  
MANAGEMENT INC.  
230 COMMERCE STE 250  
IRVINE CA 92602-1338

Page 9 of 14  
Branch 010  
Account Number: 3121000834  
Date 10/31/2025  
EM

## Checks in Check Number Order

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
10/09	2816	2,558.50	10/09	2825	550.00	10/27	2833	300.00
10/02	2817	577.09	10/08	2826	1,985.00	10/22	2834	7,953.82
10/09	2818	105.00	10/16	2827	475.00	10/30	2835	558.75
10/02	2819	59.79	10/15	2828	2,334.94	10/29	2836	546.60
10/02	2820	614.94	10/29	2829	750.00	10/29	2837	850.00
10/09	2822*	4,277.61	10/20	2830	2,614.00	10/28	2838	1,475.00
10/15	2823	17,911.71	10/27	2831	47.41	10/30	2839	280.00
10/08	2824	969.92	10/29	2832	186.00	10/29	2840	798.00

\* indicates a break in check number sequence

## Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
10/01	219,555.68	10/10	263,477.32	10/24	218,243.00
10/02	225,468.86	10/14	258,819.30	10/27	217,891.80
10/03	224,544.86	10/15	238,925.82	10/28	216,816.80
10/06	228,944.86	10/16	227,600.82	10/29	215,686.20
10/07	232,144.86	10/20	224,986.82	10/30	216,047.45
10/08	230,389.94	10/21	225,386.82	10/31	217,247.45
10/09	264,100.83	10/22	217,843.00		



# PACIFIC PREMIER BANK®

## STATEMENT OF ACCOUNT ACTIVITY

866-353-1476

[www.ppbib.com](http://www.ppbib.com)

**SOUTH COAST SHORES HOMEOWNERS  
ASSOCIATION  
OPTIMUM PROFESSIONAL PROPERTY  
MANAGEMENT INC.  
230 COMMERCE STE 250  
IRVINE CA 92602-1338**

Page 1 of 1  
Branch 010  
Account Number: 3122001195  
Date 10/31/2025  
EM

Pacific Premier Bank is now Columbia Bank. As a result, you will enjoy access to a broader suite of services to support the growth of your business and family.

The transition of Pacific Premier systems and services to those offered by Columbia Bank is expected to take place in January 2026. There is nothing you need to do at this time-your accounts, cards, and all digital banking services continue to function as they always have.

Expect regular updates, plenty of advance notice, and guidance to ensure a smooth experience. Please visit the Merger Information Center at [www.columbiabank.com/pacific](http://www.columbiabank.com/pacific) for details.

We value your business and look forward to building an even stronger partnership in the years to come.

### HOA MONEY MARKET

Acct 3122001195

#### Summary of Activity Since Your Last Statement

Beginning Balance	10/01/25	165,193.06
Deposits / Misc Credits	2	11,300.84
Withdrawals / Misc Debits	0	.00
** Ending Balance	10/31/25	176,493.90 **
Service Charge		.00
Interest Paid Thru 10/31/25		50.84
Interest Paid Year To Date		528.89
Average Rate / Cycle Days		.35000 / 31

#### Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
10/16	11,250.00		DataVault Transfer from #0834
10/31	50.84		INTEREST EARNED

#### Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
10/16	176,443.06	10/31	176,493.90		



Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS

Account Number  
4340-4868

Statement Period  
October 1-31, 2025



## Account Summary

Ending Account Value as of 10/31 <b>\$126,298.38</b>	Beginning Account Value as of 10/01 <b>\$126,190.91</b>
---	--

	This Statement	YTD
Beginning Account Value	<b>\$126,190.91</b>	\$0.00
Deposits	<b>0.00</b>	125,811.12
Withdrawals	<b>0.00</b>	0.00
Dividends and Interest	<b>18.31</b>	43.62
Transfer of Securities	<b>0.00</b>	0.00
Market Appreciation/(Depreciation)	<b>355.55</b>	710.03
Expenses	<b>(266.39)</b>	(266.39)
<b>Ending Account Value</b>	<b>\$126,298.38</b>	<b>\$126,298.38</b>

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

## Your Independent Investment Manager and/or Advisor

CAPITAL CS GROUP LLC  
15375 BARRANCA PKWY  
STE G110  
IRVINE CA 92618  
1 (844) 390-2797

The custodian of your brokerage account is:  
Charles Schwab & Co., Inc. Member SIPC. Your independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse your Advisor.

## Online Assistance

Visit us online at [schwaballiance.com](http://schwaballiance.com)

Visit [schwab.com/stmt](http://schwab.com/stmt) to explore the features and benefits of this statement.

**Time to go digital**

Sign up for paperless at [schwab.com/gp](http://schwab.com/gp)

10/31-83253-AC109

SOUTH COAST SHORES HOMEOWNERS  
230 COMMERCE STE 250  
IRVINE CA 92602-1338

## Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD			0.00			0.00
<b>Unrealized</b>						<b>\$919.23</b>

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.



## Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS



Statement Period

October 1-31, 2025

### Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	5,417.25	4%
Fixed Income	120,881.13	96%
<b>Total</b>	<b>\$126,298.38</b>	100%

### Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
91282CCF6	US TREASUR NT	120,881.13	96%
SNSXX	SCHWAB US TREASURY MONEY	5,417.25	4%

### Positions - Summary

Beginning Value as of 10/01	Transfer of Securities(In/Out)	Dividends Reinvested	Cash Activity	Change in Market Value	Cost Basis	Unrealized Gain/(Loss)
\$126,190.91	\$0.00	(\$18.31)	(\$248.08)	\$373.86	\$126,298.38	\$919.23

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

### Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Money Fund (Non-Sweep)	SNSXX	SCHWAB US TREASURY MONEY <sup>◊</sup>	5,417.2500	1.0000	5,665.33	5,417.25	(248.08)			4%
<b>Total Cash and Cash Investments</b>					<b>\$5,665.33</b>	<b>\$5,417.25</b>	<b>(\$248.08)</b>			<b>4%</b>



Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS



Statement Period

October 1-31, 2025

## Positions - Fixed Income

Symbol/ CUSIP	Description	Maturity Coupon Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Yield to Maturity	Est. Annual Income(\$)	Accrued Income(\$)	% of Acct
91282CCF6	US TREASUR NT	0.75% 05/31/26	123,000.0000	98.27734	120,881.13	119,961.90 119,961.90	919.23	4.03%	922.50	388.16	96%
<b>Total Fixed Income</b>			<b>123,000.0000</b>		<b>\$120,881.13</b>		<b>\$919.23</b>		<b>\$922.50</b>	<b>\$388.16</b>	<b>96%</b>
<b>Total Adj Cost Basis</b>						<b>\$119,961.90</b>					
<b>Total Orig Cost Basis</b>						<b>\$119,961.90</b>					

Accrued Income represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.

Yield to Maturity is the annualized rate of return earned if held until maturity date.

Total Adj Cost Basis and Total Orig Cost Basis are the sums of the individual positions held, which may be incomplete or unavailable.

## Transactions - Summary

Beginning Cash* as of 10/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	= Ending Cash* as of 10/31
<b>\$0.00</b>		<b>\$0.00</b>		<b>\$0.00</b>		<b>(\$18.31)</b>		<b>\$266.39</b>		<b>\$18.31</b>		<b>(\$266.39)</b>	<b>\$0.00</b>

Other Activity **\$0.00**

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

\*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

## Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
10/03	Sale		SNSXX	SCHWAB US TREASURY MONEY INVESTOR	(266.3900)	1.0000		266.39	
10/07	Expense	Advisor Fee *		MGMTFEE TO ADVISOR					(266.39)
10/31	Purchase	Reinvested Shares	SNSXX	SCHWAB US TREASURY MONEY INVESTOR	18.3100	1.0000			(18.31)
	Dividend	Div For Reinvest	SNSXX	SCHWAB US TREASURY MONEY				18.31	
<b>Total Transactions</b>								<b>\$0.00</b>	<b>\$0.00</b>

Date column represents the Settlement/Process date for each transaction.

Statement Period

October 1-31, 2025

## Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
10/01	Beginning Balance <sup>x,z</sup>	\$0.00	10/08	BANK TRANSFER TO BROKERAGE	(266.39)	10/31	Interest Rate <sup>*z</sup>	0.05%
10/03	BANK CREDIT FROM BROKERAGE <sup>x</sup>	266.39	10/31	Ending Balance <sup>x,z</sup>	\$0.00			

\* Your interest period was 09/16/25 - 10/15/25. <sup>z</sup>

## Endnotes For Your Account

- ◊ Dividends paid on this security will be automatically reinvested.
- \* You authorize Schwab to debit your account to pay investment management fees per the authorization you granted in your Account Application. Schwab does not review or monitor these fee payments. Contact your Investment Manager if you have questions.
- X Bank Sweep deposits are held at one or more FDIC-insured Program Banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks at schwab.com/cashfeaturesdisclosure.

<sup>z</sup> For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

## Terms and Conditions

**GENERAL INFORMATION AND KEY TERMS:** This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

**Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

**Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important

disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business. **Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. **Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.** **Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current

Statement Period

October 1-31, 2025

## Terms and Conditions (continued)

month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep

Schwab Institutional is a division of Charles Schwab & Co., Inc., and provides back office brokerage and related services to independent investment advisors and retirement plan providers. Schwab is a registered broker-dealer and is not affiliated with your Investment Advisor whose name appears on this statement ("Advisors") except in the case of Charles Schwab Investment Advisory, Inc. ("CSIA"), Schwab Wealth Investment Advisory, Inc. ("SWIA"), or an affiliated company that may act as the investment advisor on a fund. Schwab neither endorses nor recommends any particular Advisor or its investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Schwab has not verified any statement accompanying any Advisor's logo appearing on this statement. Not all of these products and services may benefit your Account, and Schwab may provide them to Advisors on the Advisor's commitment to place a certain amount of its clients' assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab. For questions about this statement, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor.

Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.0005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. **Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features.** Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. **IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at **800-435-4000**. (Outside the U.S., call **+1-415-667-8400**.) If you're a client of an independent investment advisor, call us at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2025 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. **Member SIPC.** (01CUSTNC) (0822-20UL)

*This page intentionally left blank.*

P.O. Box 64084  
Phoenix, AZ 85082  
866-800-4656 (toll free)



10-31-25  
308631224

OPTIMUM PROFESSIONAL PROPERTY AGANT FOR  
SOUTH COAST SHORES HOMEOWNERS ASSOC  
RESERVE  
230 COMMERCE STE 250  
IRVINE CA 92602-1338

30863 122 4      MONEY MARKET ACCOUNT

Previous Balance	9-30-25	60,479.20
+Deposits/Credits		.00
-Checks/Debits		.00
-Service Charge		.00
+Interest Paid		7.71
Current Balance		60,486.91
Days in Statement Period	31	

\* - - - - - INTEREST SUMMARY- - - - - \*

Interest Earned From 10/01/25 To 10/31/25	
Days in Period	31
Interest Earned	7.71
Annual Percentage Yield Earned	.15
Interest Paid this Year	90.77
Interest Withheld this Year	.00

\* - - - - - DESCRIPTIVE TRANSACTIONS- - - - - \*

Date	Description	Amount
10-31	Interest Pymt	7.71

\* - - - - - DAILY BALANCE SUMMARY- - - - - \*

Date	Balance	Date	Balance	Date	Balance
9-30	60479.20	10-31	60486.91		

\* - - - - - OVERDRAFT CHARGES/REFUNDS SUMMARY - - - - - \*

	This Cycle	YTD
Total returned item fees	.00	.00
Total overdraft fees	.00	.00

END OF STATEMENT

Account 6012025354 SOUTH COAST SHO

Main

SOUTH COAST SHORES HOMEOWNERS  
ASSOCIATION  
C/O OPTIMUM PROPERTY MGMT INC  
230 COMMERCE, STE 250  
IRVINE CA 92602

TIN 95 2930418  
Date of Birth  
Email kvos@optimumpm.com  
Work Phone (714)508-9070

Additional

Interest Earn YTD 1,879,35  
Interest Earn LYR 554.48  
Earnings Term 1 Months  
Next Earnings Date 11/17/2025  
Maturity Term 9 Months  
Next Maturity Date 03/17/2026  
Interest Rate 3,9220  
Earnings Compound  
Anticipated Earnings 192.97  
Current Balance 57,838.16  
Accrued Earnings 105.74  
Penalty 559.33  
Proof/Memo 0.00  
Redemption Amt 57,384.57

CIF Comments

Location Not Applicable Owner Corporation  
Type 180-364 Day CD Account Type HOA  
Officer E Sicat Soufi  
FDIC Eligibility Eligible

History View History

Date	Maint Date	Description	Amount	Balance	Reference	RBS	Reference Account	TC	DC	Presented	Basis	Earnings Distr	Tran Date/Time	User
09/17/2024		Opening Deposit	45,300.00	45,300.00		12912073		0	100	09/17/2024	0.00	0.00	09/17/2024 5:15:25 PM	
10/17/2024		Accr Earning Payment	182.05	45,482.05	Added to Acct			0	111		0.00	0.00		
11/17/2024		Accr Earning Payment	188.89	45,670.94	Added to Acct			0	111		0.00	0.00		
12/17/2024		Accr Earning Payment	183.54	45,854.48	Added to Acct			0	111		0.00	0.00		
01/17/2025		Accr Earning Payment	190.43	46,044.91	Added to Acct			0	111		0.00	0.00		
02/17/2025		Accr Earning Payment	191.22	46,236.13	Added to Acct			0	111		0.00	0.00		
03/17/2025		Accr Earning Payment	173.40	46,409.53	Added to Acct			0	111		0.00	0.00		
04/17/2025		Accr Earning Payment	192.74	46,602.27	Added to Acct			0	111		0.00	0.00		
05/17/2025		Accr Earning Payment	187.28	46,789.55	Added to Acct			0	111		0.00	0.00		
06/17/2025		Accr Earning Payment	194.32	46,983.87	Added to Acct			0	111		0.00	0.00		
06/17/2025		Rate Change	0.00	46,983.87	4.8800-0.7500			0	60		0.00	0.00		
06/20/2025		Rate Change	0.00	46,983.87	0.7500-3.9220			0	60		0.00	0.00		
06/20/2025		Accrued Credit Adj	12.25	46,983.87				0	178		0.00	0.00	06/20/2025 9:43:22 AM	
06/20/2025		Deposit	10,104.33	57,088.20		12077973		0	101	06/20/2025	0.00	0.00	06/20/2025 12:35:03 PM	
07/17/2025		Accr Earning Payment	181.05	57,269.25	Added to Acct			0	111		0.00	0.00		
08/17/2025		Accr Earning Payment	191.07	57,460.32	Added to Acct			0	111		0.00	0.00		
09/17/2025		Accr Earning Payment	191.71	57,652.03	Added to Acct			0	111		0.00	0.00		
*10/17/2025		Accr Earning Payment	186.13	57,838.16	Added to Acct			0	111		0.00	0.00		

Account 6012017973 SOUTH COAST SHO

Main

SOUTH COAST SHORES HOMEOWNERS  
ASSOCIATION  
C/O OPTIMUM PROPERTY MGMT INC  
230 COMMERCE, STE 250  
IRVINE CA 92602

TIN 95 2930418  
Date of Birth  
Email kvos@optimumpm.com  
Work Phone (714)508-9070  
Additional

Interest Earn YTD 6,132.36  
Interest Earn LYR 5,719.78  
Earnings Term 1 Months  
Next Earnings Date 11/30/2025  
Maturity Term 6 Months  
Next Maturity Date 05/01/2026  
Interest Rate 0.9950  
Earnings Compound  
Anticipated Earnings 137.50  
Current Balance 173,860.81  
Accrued Earnings 9.48  
Penalty 0.00  
Proof/Memo 0.00  
Redemption Amt 173,870.29

CIF Comments  
Location Not Applicable  
Type 6 Month CD  
Officer E Sicat Soufi  
FDIC Eligibility Eligible

Owner Corporation  
Account Type HOA

History View History

Date	Maint Date	Description	Amount	Balance	Reference	RBS Reference Account	TC	DC	Presented	Basis	Earnings Distr	Tran Date/Time	User
12/01/2020		Opening Deposit	155,000.00	155,000.00		12167737	0	100	12/01/2020	0.00	0.00	12/01/2020 5:15:35 PM	
01/01/2021		Accr Earning Payment	72.42	155,072.42	Added to Acct		0	111		0.00	0.00		
02/01/2021		Accr Earning Payment	72.45	155,144.87	Added to Acct		0	111		0.00	0.00		
03/01/2021		Accr Earning Payment	65.47	155,210.34	Added to Acct		0	111		0.00	0.00		
04/01/2021		Accr Earning Payment	72.52	155,282.86	Added to Acct		0	111		0.00	0.00		
05/01/2021		Accr Earning Payment	70.21	155,353.07	Added to Acct		0	111		0.00	0.00		
06/01/2021		Accr Earning Payment	72.59	155,425.66	Added to Acct		0	111		0.00	0.00		
07/01/2021		Accr Earning Payment	70.28	155,495.94	Added to Acct		0	111		0.00	0.00		
08/01/2021		Accr Earning Payment	72.65	155,568.59	Added to Acct		0	111		0.00	0.00		
09/01/2021		Accr Earning Payment	72.69	155,641.28	Added to Acct		0	111		0.00	0.00		
10/01/2021		Accr Earning Payment	70.37	155,711.65	Added to Acct		0	111		0.00	0.00		
11/01/2021		Accr Earning Payment	72.75	155,784.40	Added to Acct		0	111		0.00	0.00		
12/01/2021		Accr Earning Payment	70.44	155,854.84	Added to Acct		0	111		0.00	0.00		
12/01/2021		Rate Change	0.00	155,854.84	0.5500- 0.2000		0	60		0.00	0.00		
01/01/2022		Accr Earning Payment	26.48	155,881.32	Added to Acct		0	111		0.00	0.00		
02/01/2022		Accr Earning Payment	26.48	155,907.80	Added to Acct		0	111		0.00	0.00		
03/01/2022		Accr Earning Payment	23.92	155,931.72	Added to Acct		0	111		0.00	0.00		
04/01/2022		Accr Earning Payment	26.49	155,958.21	Added to Acct		0	111		0.00	0.00		
05/01/2022		Accr Earning Payment	25.64	155,983.85	Added to Acct		0	111		0.00	0.00		
06/01/2022		Accr Earning Payment	26.50	156,010.35	Added to Acct		0	111		0.00	0.00		
07/01/2022		Accr Earning Payment	25.65	156,036.00	Added to Acct		0	111		0.00	0.00		
08/01/2022		Accr Earning Payment	26.51	156,062.51	Added to Acct		0	111		0.00	0.00		
09/01/2022		Accr Earning Payment	26.51	156,089.02	Added to Acct		0	111		0.00	0.00		
10/01/2022		Accr Earning Payment	25.66	156,114.68	Added to Acct		0	111		0.00	0.00		
11/01/2022		Accr Earning Payment	26.52	156,141.20	Added to Acct		0	111		0.00	0.00		
12/01/2022		Accr Earning Payment	25.67	156,166.87	Added to Acct		0	111		0.00	0.00		
12/01/2022		Rate Change	0.00	156,166.87	0.2000- 1.0000		0	60		0.00	0.00		
12/02/2022		Rate Change	0.00	156,166.87	1.0000- 3.6800		0	60		0.00	0.00		
01/01/2023		Accr Earning Payment	477.33	156,644.20	Added to Acct		0	111		0.00	0.00		
02/01/2023		Accr Earning Payment	490.33	157,134.53	Added to Acct		0	111		0.00	0.00		
03/01/2023		Accr Earning Payment	444.20	157,578.73	Added to Acct		0	111		0.00	0.00		
04/01/2023		Accr Earning Payment	493.25	158,071.98	Added to Acct		0	111		0.00	0.00		
05/01/2023		Accr Earning Payment	478.81	158,550.79	Added to Acct		0	111		0.00	0.00		
06/01/2023		Accr Earning Payment	496.30	159,047.09	Added to Acct		0	111		0.00	0.00		
07/01/2023		Accr Earning Payment	481.77	159,528.86	Added to Acct		0	111		0.00	0.00		
08/01/2023		Accr Earning Payment	499.36	160,028.22	Added to Acct		0	111		0.00	0.00		
09/01/2023		Accr Earning Payment	500.92	160,529.14	Added to Acct		0	111		0.00	0.00		
10/01/2023		Accr Earning Payment	486.26	161,015.40	Added to Acct		0	111		0.00	0.00		
11/01/2023		Accr Earning Payment	504.01	161,519.41	Added to Acct		0	111		0.00	0.00		
12/01/2023		Accr Earning Payment	489.26	162,008.67	Added to Acct		0	111		0.00	0.00		

01/01/2024	Accr Earning Payment	507.12	162,515.79 Added to Acct	0	111	0.00	0.00
01/01/2024	Rate Change	0.00	162,515.79 3.6800- 1.0000	0	60	0.00	0.00
01/01/2024	Rate Change	0.00	162,515.79 1.0000- 3.4400	0	60	0.00	0.00
02/01/2024	Accr Earning Payment	475.49	162,991.28 Added to Acct	0	111	0.00	0.00
03/01/2024	Accr Earning Payment	446.07	163,437.35 Added to Acct	0	111	0.00	0.00
04/01/2024	Accr Earning Payment	478.18	163,915.53 Added to Acct	0	111	0.00	0.00
05/01/2024	Accr Earning Payment	464.09	164,379.62 Added to Acct	0	111	0.00	0.00
06/01/2024	Accr Earning Payment	480.94	164,860.56 Added to Acct	0	111	0.00	0.00
07/01/2024	Accr Earning Payment	466.76	165,327.32 Added to Acct	0	111	0.00	0.00
08/01/2024	Accr Earning Payment	483.71	165,811.03 Added to Acct	0	111	0.00	0.00
09/01/2024	Accr Earning Payment	485.13	166,296.16 Added to Acct	0	111	0.00	0.00
10/01/2024	Accr Earning Payment	470.83	166,766.99 Added to Acct	0	111	0.00	0.00
11/01/2024	Accr Earning Payment	487.92	167,254.91 Added to Acct	0	111	0.00	0.00
12/01/2024	Accr Earning Payment	473.54	167,728.45 Added to Acct	0	111	0.00	0.00
01/01/2025	Accr Earning Payment	490.74	168,219.19 Added to Acct	0	111	0.00	0.00
02/01/2025	Accr Earning Payment	492.17	168,711.36 Added to Acct	0	111	0.00	0.00
02/01/2025	Rate Change	0.00	168,711.36 3.4400- 1.0000	0	60	0.00	0.00
02/04/2025	Rate Change	0.00	168,711.36 1.0000- 4.0200	0	60	0.00	0.00
02/04/2025	Accrued Credit Adj	41.88	168,711.36 Backdated int. 2/1/25-2/3/25	0	178	0.00	0.00 02/04/2025 5:01:56 PM
02/28/2025	Accr Earning Payment	502.41	169,213.77 Added to Acct	0	111	0.00	0.00
03/31/2025	Accr Earning Payment	578.69	169,792.46 Added to Acct	0	111	0.00	0.00
04/30/2025	Accr Earning Payment	561.91	170,354.37 Added to Acct	0	111	0.00	0.00
05/31/2025	Accr Earning Payment	582.59	170,936.96 Added to Acct	0	111	0.00	0.00
06/30/2025	Accr Earning Payment	565.70	171,502.66 Added to Acct	0	111	0.00	0.00
07/31/2025	Accr Earning Payment	586.52	172,089.18 Added to Acct	0	111	0.00	0.00
08/31/2025	Accr Earning Payment	588.53	172,677.71 Added to Acct	0	111	0.00	0.00
09/30/2025	Accr Earning Payment	571.46	173,249.17 Added to Acct	0	111	0.00	0.00
11/01/2025	Accr Earning Payment	611.64	173,860.81 Added to Acct	0	111	0.00	0.00
11/01/2025	Rate Change	0.00	173,860.81 4.0200- 1.0000	0	60	0.00	0.00
*11/01/2025	Rate Change	0.00	173,860.81 1.0000- 0.9950	0	60	0.00	0.00

Account 6012017797 SOUTH COAST SHO

Main

SOUTH COAST SHORES HOMEOWNERS ASSOCIATION C/O OPTIMUM PROPERTY MGMT INC 230 COMMERCE, STE 250 IRVINE CA 92602		TIN 95 2930418
	Date of Birth	
	Email	kvos@optimumpm.com
		Work Phone (714)508-9070
	Additional	
CIF Comments		
Location	Not Applicable	Owner
Type	12-17 Month CD	Account Type
Officer	E Sicat Soufi	HOA
FDIC Eligibility	Eligible	

Interest Earn YTD	3,601.78
Interest Earn LYR	4,598.46
Earnings Term	1 Months
Next Earnings Date	11/14/2025
Maturity Term	13 Months
Next Maturity Date	12/14/2025
Interest Rate	4,1600
Earnings	Compound
Anticipated Earnings	374.35
Current Balance	105,771.61
Accrued Earnings	241.36
Penalty	2,169.91
Proof/Memo	0.00
Redemption Amt	103,843.06

History View History

Date	Maint Date	Description	Amount	Balance	Reference	RBS Reference Account	TC	DC	Presented	Basis	Earnings Distr	Tran Date/Time	User
10/14/2020		Opening Deposit	95,157.00	95,157.00		12539169	0	100	10/14/2020	0.00	0.00	10/14/2020 5:35:29 PM	
11/14/2020		Accr Earning Payment	44.46	95,201.46	Added to Acct		0	111		0.00	0.00		
12/14/2020		Accr Earning Payment	43.05	95,244.51	Added to Acct		0	111		0.00	0.00		
01/14/2021		Accr Earning Payment	44.50	95,289.01	Added to Acct		0	111		0.00	0.00		
02/14/2021		Accr Earning Payment	44.52	95,333.53	Added to Acct		0	111		0.00	0.00		
03/14/2021		Accr Earning Payment	40.23	95,373.76	Added to Acct		0	111		0.00	0.00		
04/14/2021		Accr Earning Payment	44.56	95,418.32	Added to Acct		0	111		0.00	0.00		
05/14/2021		Accr Earning Payment	43.14	95,461.46	Added to Acct		0	111		0.00	0.00		
06/14/2021		Accr Earning Payment	44.60	95,506.06	Added to Acct		0	111		0.00	0.00		
07/14/2021		Accr Earning Payment	43.18	95,549.24	Added to Acct		0	111		0.00	0.00		
08/14/2021		Accr Earning Payment	44.64	95,593.88	Added to Acct		0	111		0.00	0.00		
09/14/2021		Accr Earning Payment	44.66	95,638.54	Added to Acct		0	111		0.00	0.00		
10/14/2021		Accr Earning Payment	43.24	95,681.78	Added to Acct		0	111		0.00	0.00		
10/14/2021		Rate Change	0.00	95,681.78	0.5500-0.2000		0	60		0.00	0.00		
11/14/2021		Accr Earning Payment	16.25	95,698.03	Added to Acct		0	111		0.00	0.00		
12/14/2021		Accr Earning Payment	15.73	95,713.76	Added to Acct		0	111		0.00	0.00		
01/14/2022		Accr Earning Payment	16.26	95,730.02	Added to Acct		0	111		0.00	0.00		
02/14/2022		Accr Earning Payment	16.26	95,746.28	Added to Acct		0	111		0.00	0.00		
03/14/2022		Accr Earning Payment	14.69	95,760.97	Added to Acct		0	111		0.00	0.00		
04/14/2022		Accr Earning Payment	16.27	95,777.24	Added to Acct		0	111		0.00	0.00		
05/14/2022		Accr Earning Payment	15.75	95,792.99	Added to Acct		0	111		0.00	0.00		
06/14/2022		Accr Earning Payment	16.27	95,809.26	Added to Acct		0	111		0.00	0.00		
07/14/2022		Accr Earning Payment	15.75	95,825.01	Added to Acct		0	111		0.00	0.00		
08/14/2022		Accr Earning Payment	16.28	95,841.29	Added to Acct		0	111		0.00	0.00		
09/14/2022		Accr Earning Payment	16.28	95,857.57	Added to Acct		0	111		0.00	0.00		
10/14/2022		Accr Earning Payment	15.76	95,873.33	Added to Acct		0	111		0.00	0.00		
10/14/2022		Rate Change	0.00	95,873.33	0.2000-1.0000		0	60		0.00	0.00		
11/14/2022		Accr Earning Payment	81.46	95,954.79	Added to Acct		0	111		0.00	0.00		
12/14/2022		Accr Earning Payment	78.90	96,033.69	Added to Acct		0	111		0.00	0.00		
01/14/2023		Accr Earning Payment	81.60	96,115.29	Added to Acct		0	111		0.00	0.00		
02/14/2023		Accr Earning Payment	81.67	96,196.96	Added to Acct		0	111		0.00	0.00		
03/14/2023		Accr Earning Payment	73.82	96,270.78	Added to Acct		0	111		0.00	0.00		
04/14/2023		Accr Earning Payment	81.80	96,352.58	Added to Acct		0	111		0.00	0.00		
05/14/2023		Accr Earning Payment	79.23	96,431.81	Added to Acct		0	111		0.00	0.00		
06/14/2023		Accr Earning Payment	81.93	96,513.74	Added to Acct		0	111		0.00	0.00		
07/14/2023		Accr Earning Payment	79.36	96,593.10	Added to Acct		0	111		0.00	0.00		
08/14/2023		Accr Earning Payment	82.07	96,675.17	Added to Acct		0	111		0.00	0.00		
09/14/2023		Accr Earning Payment	82.14	96,757.31	Added to Acct		0	111		0.00	0.00		
10/14/2023		Accr Earning Payment	79.56	96,836.87	Added to Acct		0	111		0.00	0.00		
10/16/2023		Rate Change	0.00	96,836.87	1.0000-4.6410		0	60		0.00	0.00		

11/14/2023	Accr Earning Payment	363.04	97,199.91 Added to Acct	0	111	0.00	0.00
12/14/2023	Accr Earning Payment	371.46	97,571.37 Added to Acct	0	111	0.00	0.00
01/14/2024	Accr Earning Payment	385.33	97,956.70 Added to Acct	0	111	0.00	0.00
02/14/2024	Accr Earning Payment	386.85	98,343.55 Added to Acct	0	111	0.00	0.00
03/14/2024	Accr Earning Payment	363.28	98,706.83 Added to Acct	0	111	0.00	0.00
04/14/2024	Accr Earning Payment	389.81	99,096.64 Added to Acct	0	111	0.00	0.00
05/14/2024	Accr Earning Payment	378.70	99,475.34 Added to Acct	0	111	0.00	0.00
06/14/2024	Accr Earning Payment	392.85	99,868.19 Added to Acct	0	111	0.00	0.00
07/14/2024	Accr Earning Payment	381.65	100,249.84 Added to Acct	0	111	0.00	0.00
08/14/2024	Accr Earning Payment	395.91	100,645.75 Added to Acct	0	111	0.00	0.00
09/14/2024	Accr Earning Payment	397.47	101,043.22 Added to Acct	0	111	0.00	0.00
10/14/2024	Accr Earning Payment	386.14	101,429.36 Added to Acct	0	111	0.00	0.00
11/14/2024	Accr Earning Payment	400.56	101,829.92 Added to Acct	0	111	0.00	0.00
11/14/2024	Rate Change	0.00	101,829.92 4.6410- 1.0000	0	60	0.00	0.00
11/15/2024	Rate Change	0.00	101,829.92 1.0000- 4.1600	0	60	0.00	0.00
12/14/2024	Accr Earning Payment	339.91	102,169.83 Added to Acct	0	111	0.00	0.00
01/14/2025	Accr Earning Payment	361.60	102,531.43 Added to Acct	0	111	0.00	0.00
02/14/2025	Accr Earning Payment	362.88	102,894.31 Added to Acct	0	111	0.00	0.00
03/14/2025	Accr Earning Payment	328.87	103,223.18 Added to Acct	0	111	0.00	0.00
04/14/2025	Accr Earning Payment	365.33	103,588.51 Added to Acct	0	111	0.00	0.00
05/14/2025	Accr Earning Payment	354.77	103,943.28 Added to Acct	0	111	0.00	0.00
06/14/2025	Accr Earning Payment	367.88	104,311.16 Added to Acct	0	111	0.00	0.00
07/14/2025	Accr Earning Payment	357.25	104,668.41 Added to Acct	0	111	0.00	0.00
08/14/2025	Accr Earning Payment	370.44	105,038.85 Added to Acct	0	111	0.00	0.00
09/14/2025	Accr Earning Payment	371.75	105,410.60 Added to Acct	0	111	0.00	0.00
*10/14/2025	Accr Earning Payment	361.01	105,771.61 Added to Acct	0	111	0.00	0.00



PO Box 26237 • Las Vegas, NV 89126-0237

**Return Service Requested**

SOUTH COAST SHORES HOMEOWNERS ASSOC  
C/O OPTIMUM PROFESSIONAL PROPERTY  
COD  
230 COMMERCE SUITE 250  
IRVINE CA 92602-1338

Last statement: September 30, 2025  
This statement: October 31, 2025  
Total days in statement period: 31

Page 1  
XXXXXX2689  
( 0 )

Direct inquiries to:  
888-734-4567

Alliance Association Banking  
3075 W. Ray Road, FL 4  
Chandler AZ 85226

---

**NEVER VISIT A WEBSITE OR CLICK A LINK PROVIDED BY AN UNSOLICITED CALLER CLAIMING TO BE FROM WESTERN ALLIANCE BANK. FRAUDSTERS MAY IMPERSONATE BANK REPRESENTATIVES TO TRICK YOU INTO REVEALING SENSITIVE INFORMATION. WESTERN ALLIANCE BANK WILL NEVER INITIATE CONTACT WITH YOU TO ASK FOR YOUR ONLINE BANKING CREDENTIALS, ASK YOU TO LOG INTO YOUR ACCOUNT, OR SEND A LINK TO HELP RESOLVE A PROBLEM. REPORT FRAUD TO (888) 995-2265.**

---

## AAB CD

Account number	XXXXXX2689
Total principal	\$105,844.73
Total current balance	\$106,532.18
Total interest year to date	\$3,682.94

### DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
09-30	Beginning balance			\$106,193.52
10-16	Interest Credit	338.66		106,532.18
10-31	<b>Ending totals</b>	<b>338.66</b>	<b>.00</b>	<b>\$106,532.18</b>

*Thank you for banking with Alliance Association Banking*